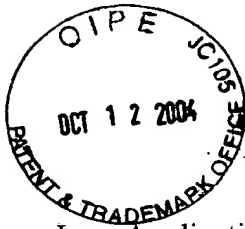


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PATENT APPLICATION

09/608,792



**In the United States Patent and Trademark Office  
on Appeal from the Examiner to the Board  
of Patent Appeals and Interferences**

In re Application of: Arjun Rajagopalan  
Serial No.: 09/608,792  
Filing Date: June 30, 2000  
Group Art Unit: 2259  
Confirmation No. 3629  
Examiner: Naresh Vig  
Title: *Warranty Transaction System and Method*

**Mail Stop Appeal Brief - Patents**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

<p align="center">Certificate of Mailing Express Mail No. EV 322185891 US</p> <p>I hereby certify that this communication is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" under 37 C.F.R. § 1.10 on the date indicated below and is addressed to Mail Stop: Appeal Brief - Patents, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.</p> <p><i>Willie Jiles</i> _____ Willie Jiles</p> <p>Date: October 12, 2004</p>
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**Appeal Brief**

Appellant has appealed to the Board of Patent Appeals and Interferences (the "Board") from the decision of the Examiner mailed April 20, 2004, finally rejecting all pending Claims 1-6, 8-15, and 17-29. Appellant filed a Notice of Appeal on August 31, 2004. Appellant respectfully submits this Appeal Brief in triplicate with the statutory fee of \$340.00.

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**Real Party In Interest**

This Application is currently owned by i2 Technologies US, Inc., as indicated by:  
an Assignment recorded on June 30, 2000, from the sole inventor to i2 Technologies, Inc., in the Assignment Records of the United States Patent and Trademark Office ("PTO") at Reel 010934, Frames 0995-0996; and  
an Assignment recorded on July 30, 2001, from i2 Technologies, Inc. to i2 Technologies US, Inc., in the Assignment Records of the PTO at Reel 012037, Frames 0577-0588.

**Related Appeals and Interferences**

No known appeals, interferences, or judicial proceedings are related to or will directly affect, be directly affected by, or have a bearing on the Board's decision regarding this Appeal.

**Status of Claims**

Claims 1-6, 8-15, and 17-29 are pending in this Application, stand rejected pursuant to a Final Office Action mailed April 20, 2004 (the "Final Office Action"), and are all presented for appeal. Claims 7 and 16 were canceled without prejudice or disclaimer in a Response filed January 31, 2003. All pending claims are shown in Appendix A.

**Status of Amendments**

All amendments submitted by Appellant have been entered by the Examiner prior to the mailing of the Final Office Action.

**Summary of Claimed Subject Matter**

In certain embodiments, as illustrated in FIGURE 1, the present invention includes a system for providing customized warranty package options to buyers (customers) and for linking the buyers to sellers (warranty providers) to provide a marketplace for the buyers and sellers. In the illustrated embodiment, system 10 includes one or more customer computers 20a through 20n, a warranty transaction system 30, and one or more warranty provider computers 40a through 40n. Each customer and warranty provider using system 10 may have access to one or more customer computers 20 or warranty provider computers 40,

respectively, at one or more locations. (Page 6, Lines 2-9) Customer computers 20, warranty transaction system 30, and warranty provider computers 40 communicate with one another using a network 12. (Page 6, Lines 15-16)

In the example embodiment, warranty transaction system 30 includes a user interface 32, a warranty generation engine 34, a customer information database 36, and a rules database 38, which may be integral to or separate from one another. These components of warranty transaction system 30 may operate on one or more computers 14 at one or more locations. (Page 6, Line 28 through Page 7, Line 1)

User interface 32 provides an access point through which a user of system 30, such as a customer or a warranty provider, may input information to and receive information from warranty transaction system 30. In a particular embodiment, user interface 32 includes a web server supporting one or more pages, files, or other data structures that may be communicated to a customer computer 20 or a warranty provider computer 40 and conveyed using a web browser running on computer 20 or 40. User interface 32 may also include an e-mail server operable to send messages to and receive messages from computers 20 and 40. (Page 7, Lines 10-18)

In one aspect of operation, a customer uses customer computer 20 to communicate information to warranty transaction system 30 regarding an item or items that the customer wants to have covered under a warranty and the desired characteristics of the warranty. This communication from a customer may be referred to as a warranty request. Warranty transaction system 30 receives the warranty request from the customer computer 20 using user interface 32. As described above, user interface 32 may include a web server providing one or more web pages to customer computer 20. These web pages may prompt the user to enter information relating to desired warranty or warranties. This information may include information associated with the item to be covered by the warranty. The information may also include the desired warranty characteristics such as the location of the warranty provider, the size of the warranty provider, the term of the warranty, a maximum price or desired price range of the warranty, the transferability of the warranty, the deadline by which the warranty provider must respond, or any other appropriate characteristics of the desired warranty. The

entered information may then be stored in customer information database 36. (Page 7, Line 23 through Page 8, Line 8)

Warranty transaction system 30 may also obtain information related to the item to be covered from one or more customer-specific information databases 50 and one or more general product information databases 52, which are coupled to network 12 or otherwise accessible by warranty transaction system 30. Customer-specific information database 50 contains information concerning the particular item, such as an automobile, that the customer wishes to place under warranty. Although the term "customer-specific" is used, it should be understood that the information in customer-specific information database 50 may include information related to the item even though this information may relate to a time when the item was owned by a person other than the customer requesting the warranty. For example, customer-specific database 50 may include a repair history of an automobile to be covered even though some of the repairs may have been made when the automobile was owned by another person. (Page 8, Lines 9-21)

General product information database 52 contains information concerning one or more particular product or item types, such as the make and model of the automobile owned by the customer. Although a single customer-specific information database 50 and a single general product information database 52 are illustrated, multiple databases 50, 52 may be coupled to network 12 and accessed by warranty transaction system 30. For example, a separate database 50 may exist for each automobile retailer associated with warranty transaction system 30, and a separate database 52 may exist for each manufacturer associated with system 30. The information in databases 50, 52 may be retrieved by warranty transaction system 30 after a customer has communicated a warranty request to warranty transaction system 30, or the information may be stored and compiled in warranty transaction system 30 (for example, in a database associated with computer 14) before the warranty request is received. (Page 8, Line 22 through Page 9, Line 4)

Information obtained from customer computer 20 and databases 50, 52 is communicated to warranty generation engine 34. Warranty generation engine 34 generates one or more warranty packages consistent with the warranty requested by the customer. Each



warranty package may include one or more warranties that cover all or part of the item included in the warranty request. Warranty generation engine 34 may specifically recommend one or more of these warranty packages based on the customer input, the information obtained from databases 50, 52, or any other appropriate information that warranty generation engine 34 may obtain or have stored. Warranty generation engine 34 generates the warranty packages according to a set of rules stored in rules database 38. For example, an example rule may specify that if a portion of the covered item, such as a particular part an automobile, has been replaced within the last year, then a warranty package including a warranty for that part should not be generated or should be generated but not recommended. The rules in rules database 38 may be updated based on information received from one or more warranty providers, from the customer, from databases 50, 52, or from any other appropriate source. (Page 9, Lines 6-21)

Once the warranty packages have been generated, the warranty packages are communicated to the customer. The customer selects one or more of the packages using user interface 32. This selection may be stored in customer information database 36. The selected warranty package and information relating to the customer (information entered by the customer or obtained from any other source, including databases 50, 52) is then communicated to one or more warranty provider computers 40 using network 12. The warranty providers associated with the warranty provider computers 40 to which the customer selection and information was communicated may then respond with a bid on one or more of the warranties included in the selected warranty package. The bid may include the type of warranty being offered, the characteristics of the warranty, the price of the warranty, and any other appropriate information. The providers may communicate the bid directly to customer computer 20 or to warranty transaction system 30 for distribution to the customer. (Page 9, Line 22 through Page 10, Line 7)

Once the customer receives the bids from the warranty providers, the customer may accept one or more of the warranty bids. The customer's acceptance may be communicated directly from customer computer 20 to the appropriate one or more warranty provider computers 40. Alternatively, the customer's acceptance may be communicated to warranty transaction system 30, which may then notify each bidding warranty provider whether their

bid has been accepted. Customer information may be communicated to warranty provider computers 40 to allow the customer and each warranty provider to communicate regarding the warranty offered by the warranty provider and to allow the parties to form a contractual agreement either electronically, telephonically, personally, or in any other appropriate manner. (Page 10, Lines 8-17)

FIGURE 2 illustrates an example method for enabling a warranty transaction according to aspects of the present invention. (Page 10, Lines 28-29)

The warranty transaction system and method of the present invention may provide a number of important technical advantages. The present invention provides a customer with one or more customized warranty package options based on information provided by the customer and based on information gathered by the system. The warranty package options are generated according to a set of rules that tailor the warranty packages to the customer's particular needs. The invention allows the customer to select one or more of the warranty packages from among the warranty package options, and the system communicates the warranty package selection to one or more warranty providers. The warranty providers are given the ability to bid on the selected warranty package, and the customer can choose one or more of the bids. Therefore, unlike previous warranty transaction scenarios, the present invention provides the customer with a warranty tailored to the customer's specific needs and allows the customer to purchase the warranty at a competitive price. (See Page 3, Line 19 through Page 4, Line 1; Page 10, Lines 18-27)

#### **Statement of Issues**

1. Does the Specification comply with 35 U.S.C. § 132?
  2. Do Claims 1-6, 8-15, and 17-29 comply with 35 U.S.C. § 112, first paragraph?
- In particular, did Appellant's amendments to independent Claims 1-6, 9-15, 18-25, and 27-29 in the Response filed January 21, 2004 (the "Non-Final Response") introduce new matter as alleged by the Examiner?

3. Are Claims 1-6, 8-15, and 17-29 patentable under 35 U.S.C. §103(a) over the Examiner's proposed combination of Warranty Direct ("*WarrantyDirect*"), Lending Tree, Inc. ("*LendingTree*"), HomeGain.com ("*HomeGain*"), and CarFax.com ("*CarFax*")?

### **Grouping of Claims**

Appellant has made an effort to group claims to reduce the burden on the Board. In the Argument section of this Appeal Brief, where appropriate, Appellant presents reasons why particular claims subject to a ground of rejection are separately patentable from other claims subject to the same ground of rejection.

For purposes of the art rejections (Issue 3), Appellant has concluded that the claims may be grouped together as follows:

1. Group 1 may include independent Claims 1, 11, 20, and 29, and dependent Claims 4-6, 8-9, 14-15, 17-18, and 23-27;
2. Group 2 may include dependent Claims 2, 12, and 21;
3. Group 3 may include dependent Claims 3, 13, and 22; and
4. Group 4 may include dependent Claims 10, 19, and 28.

### **Argument**

The objection to the Specification as not complying with 35 U.S.C. § 132 is improper and should be reversed by the Board. The rejection of Claims 1-6, 8-15, and 17-29 as not complying with 35 U.S.C. § 112, first paragraph, is improper and should be reversed by the Board. The rejection of Claims 1-6, 8-15, and 17-29 as being unpatentable under 35 U.S.C. § 103(a) over the Examiner's proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination is improper and should be reversed by the Board.

#### **I. The Objection to the Specification under 35 U.S.C. § 132 is Improper.**

The Examiner objects to the amendments presented in the Non-Final Response under 35 U.S.C. § 132 as introducing new matter into the disclosure. Appellant respectfully submits that this objection is improper.

M.P.E.P. § 608.04 provides:

When new matter is introduced into the specification, the amendment should be objected to under 35 U.S.C. 132 (35 U.S.C. 251 if a reissue application) and a requirement made to cancel the new matter. The subject matter which is considered to be new matter must be clearly identified by the examiner. *If the new matter has been entered into the claims or affects the scope of the claims, the claims affected should be rejected under 35 U.S.C. 112, first paragraph, because the new matter is not described in the application as originally filed.*

(emphasis added)<sup>1</sup> Furthermore, Item 3 of the Examiner's Note to M.P.E.P. § 706.03(o) recites, "If new matter is added only to a claim, an objection using this paragraph [form paragraph 7.28 relating to new matter objections under 35 U.S.C. § 132] should not be made, but the claim should be rejected using form paragraph 7.31.01 [relating to rejections of claims under 35 U.S.C. § 112, first paragraph]."

The only portion of the Application amended by Appellant in the Non-Final Response was the claims. Thus, the only portion of the Application to which the Examiner could have alleged Appellant introduced new matter was the claims. Pursuant to the above-cited sections of the M.P.E.P., the Examiner should have only rejected those claims that the Examiner believes include new matter under 35 U.S.C. § 112, first paragraph, rather than make a joint objection under 35 U.S.C. § 132 and rejection under 35 U.S.C. § 112.

For at least these reasons, Appellant respectfully submits that the objection to the Specification under 35 U.S.C. § 132 was improper and should be reversed by the Board.

In any event, Appellant demonstrates below with reference to the rejection of Claims 1-6, 8-15, and 17-29 under 35 U.S.C. § 112, first paragraph, that the alleged new matter in the claims is in fact disclosed in the Specification. Additionally, in making the objection the Examiner indicated that "Applicant is required to cancel the new matter in reply to this Office Action." Appellant did not cancel any claims or delete any claim limitations because

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<sup>1</sup> See also M.P.E.P. § 2163.06, which states "If new subject matter is added to the disclosure, whether it be in the abstract, the specification, or the drawings, the examiner should object to the introduction of new matter under 35 U.S.C. 132 or 251 as appropriate, and require applicant to cancel the new matter. *If new matter is added to the claims, the examiner should reject the claims under 35 U.S.C. 112, first paragraph - written description requirement.*" (emphasis added)

Appellant believes that the amendments presented in the Non-Final Response clearly did not introduce any new matter.

**II. Claims 1-6, 8-15, and 17-29 Comply with 35 U.S.C. § 112, First Paragraph.**

Claims 1-6, 8-15, and 17-29 stand rejected under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. In particular, the Examiner alleged that certain limitations recited in these claims are not described in the Specification. Appellant respectfully submits that these rejections are improper and should be reversed by the Board.

Appellant addresses each of the Examiner's rejections below. In addressing each of the Examiner's rejections, Appellant refers to example descriptions within the Specification; however, reference to these example descriptions should not be used to limit Appellant's claims.

To satisfy the written description requirement, a patent specification must describe the claimed invention in sufficient detail that one skilled in the art can reasonably conclude that the inventor had possession of the claimed invention. *See* M.P.E.P. § 2163.I. "The examiner has the initial burden of presenting by a preponderance of the evidence why a person skilled in the art would not recognize in an applicant's disclosure a description of the invention defined by the claims." M.P.E.P. § 2163.III(A). "The subject matter of the claim need not be described literally (i.e., using the same terms or *in haec verba*) in order for the disclosure to satisfy the written description requirement." M.P.E.P. § 2163.02. "Mere rephrasing of a passage does not constitute new matter. Accordingly, a rewording of a passage where the same meaning remains intact is permissible." M.P.E.P. § 2163.07.I. Additionally, "[t]o comply with the written description requirement of 35 U.S.C. 112, para. 1 . . . each claim limitation must be expressly, implicitly, or inherently supported in the originally filed disclosure." M.P.E.P. § 2163.05.

**A. The Claimed Automated Functionality is Supported by the Specification**

The Examiner rejected Claims 1, 11, 20, and 29 as claiming automated functionality that is not supported by the Specification. Appellant respectfully disagrees and discusses Claim 1 as an example. In the Non-Final Response, Appellant amended various portions of Claim 1 to recite automated functionality. It is not entirely clear which recitations of automated functionality in Claim 1 the Examiner considered unsupported by the Specification. Appellant therefore addresses each of the recitations of automated functionality in Claim 1, citing example portions of the Specification that support such automated functionality.

In general, the various recited operations are performed by one or more computer systems (e.g., at least warranty transaction system 30 and its components), which perform certain of the operations substantially without human intervention, in other words, automatically. For example, in the example embodiment illustrated in FIGURE 1, “warranty transaction system 30 includes a user interface 32, a warranty generation engine 34, a customer information database 36, and a rules database 38, which may be integral to or separate from one another. These components of warranty transaction system 30 may operate on one or more computers 14 at one or more locations.” (Specification, Page 6, Line 27 through Page 7, Line 1) While the particular word “automatic” may not appear explicitly in the Specification, a person of ordinary skill in the art at the time of invention would have certainly appreciated that steps described as being performed by a computer system or a component of a computer system are performed automatically and that Appellant’s invention encompassed such automatic performance of those steps.

Additionally, where a human interaction is involved in performing operations associated with system 10, Appellant has explicitly stated so in the Specification. For example, the Specification states, “Each *customer and warranty provider using* system 10 may have access to one or more customer computers 20 or warranty provider computers 40, respectively, at one or more locations.” (Page 6, Lines 7-9; emphasis added) As another example, the Specification states, “In one aspect of operation, *a customer uses customer computer 20* to communicate information to warranty transaction system 30 regarding an item or items that the customer wants to have covered under a warranty and the desired

characteristics of the warranty.” (Page 7, Lines 23-26; emphasis added) In other cases, where a human need not be involved and one or more components of system 10 (e.g., warranty transaction system 30) are explicitly recited, it is implicit, and one of ordinary skill in the art would appreciate, that the functionality is performed by the components of the system without human interaction (i.e. automatically). If Appellant had intended for human interaction to be required in the execution of such functionality, Appellant would have explicitly stated so, which Appellant did in certain cases as discussed above. Furthermore, in describing example advantages provided by certain embodiments of the present invention, the Specification states, “The present invention provides a customer with one or more customized warranty package options based on information provided by the customer *and based on information gathered by the system.*” (Page 3, Lines 20-23; emphasis added)

Claim 1 recites “in response to receiving the warranty request from the customer computer, automatically accessing, from one or more sources other than the warranty request, historical data for the particular item.” The Specification supports the automatic functionality recited in these limitations. For example, after describing example information that may be included in the warranty request (*see, e.g.,* Page 7, Line 23 through Page 8, Line 8), the Specification states, “*Warranty transaction system 30* may also obtain information related to the item to be covered from one or more *customer-specific information databases 50* and one or more general product information databases 52, which are coupled to network 12 or otherwise accessible by warranty transaction system 30.” (Page 8, Lines 9-12; emphasis added) Furthermore, the Specification states, “The information in databases 50 and 52 may be retrieved *by warranty transaction system 30 after a customer has communicated a warranty request to warranty transaction system 30*, or the information may be stored and compiled in warranty transaction system 30 (for example, in a database associated with computer 14) before the warranty request is received. (Page 8, Line 29 through Page 9, Line 4; emphasis added)

Claim 1 recites “in response to automatically accessing the historical data for the particular item, automatically generating a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules

each associating historical data for generic items with one or more warranty coverage characteristics for generic items.” The Specification supports the automatic functionality recited in these limitations. For example, the Specification states:

Information obtained from customer computer 20 and databases 50 and 52 is communicated to warranty generation engine 34. *Warranty generation engine 34 generates one or more warranty packages* consistent with the warranty requested by the customer. Each warranty package may include one or more warranties that cover all or part of the item included in the warranty request. Warranty generation engine 34 may specifically recommend one or more of these warranty packages based on the customer input, the information obtained from databases 50 and 52, or any other appropriate information that warranty generation engine 34 may obtain or have stored. *Warranty generation engine 34 generates the warranty packages according to a set of rules stored in rules database 38.* For example, an exemplary rule may specify that if a portion of the covered item, such as a particular part an automobile, has been replaced within the last year, then a warranty package including a warranty for that part should not be generated or should be generated but not recommended. The rules in rules database 38 may be updated based on information received from one or more warranty providers, from the customer, from databases 50 and 52, or from any other appropriate source.

(Page 9, Lines 6-21; emphasis added)

Claim 1 recites “in response to automatically generating the plurality of request-specific warranty packages for the particular item, automatically communicating the plurality of request-specific warranty packages automatically generated for the particular item to the customer computer.” The Specification supports the automatic functionality recited in these limitations. For example, the Specification states:

“Once the warranty packages have been generated, the warranty packages are communicated to the customer.” (Page 9, Lines 22-23) As another example, the Specification recites, *“Warranty generation engine 34 provides the generated warranty packages to user interface 32, which then communicates the warranty packages to customer computer 20* at step 110. This communication may be made using any appropriate method of communication over network 12, including sending an e-mail or communicating one or more web pages.”

(Page 13, Lines 12-16; emphasis added)

Claim 1 recites “in response to receiving the customer selection of one of the plurality of request-specific warranty packages automatically generated for the particular item,



automatically communicating the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.” The Specification supports the automatic functionality recited in these limitations. For example, the Specification states:

The customer selects one or more of the packages using user interface 32. This selection may be stored in customer information database 36. The selected warranty package and information relating to the customer (information entered by the customer or obtained from any other source, including databases 50 and 52) is then communicated to one or more warranty provider computers 40 using network 12. This communication may be in the form of an e-mail message sent to the warranty provider computers 40, web page content communicated to the warranty provider computers 40, or any other appropriate form of communication.

(Page 9, Line 23 through Page 10, Line 1) The Specification further states, “*Warranty transaction system 30* communicates the selected warranty package or packages to one or more warranty provider computers 40 at Step 114.” (Page 13, Lines 21-22; emphasis added)

**B. The Claimed “Request-Specific Warranty Packages” are Supported by the Specification**

The Examiner rejected Claims 1, 11, 20, and 29 as claiming a “request-specific warranty package” that is not supported by the Specification. Appellant respectfully disagrees and discusses Claim 1 as an example. Claim 1 recites “in response to automatically accessing the historical data for the particular item, automatically generating a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items.” The Specification clearly supports this limitation. For example, the Specification states:

Information obtained from customer computer 20 and databases 50 and 52 is communicated to warranty generation engine 34. *Warranty generation engine 34 generates one or more warranty packages consistent with the warranty requested by the customer. Each warranty package may include one or more warranties that cover all or part of the item included in*

*the warranty request.* Warranty generation engine 34 may specifically recommend one or more of these warranty packages based on the customer input, the information obtained from databases 50 and 52, or any other appropriate information that warranty generation engine 34 may obtain or have stored. ***Warranty generation engine 34 generates the warranty packages according to a set of rules stored in rules database 38. For example, an exemplary rule may specify that if a portion of the covered item, such as a particular part an automobile, has been replaced within the last year, then a warranty package including a warranty for that part should not be generated or should be generated but not recommended.*** The rules in rules database 38 may be updated based on information received from one or more warranty providers, from the customer, from databases 50 and 52, or from any other appropriate source.

(Page 9, Lines 6-21; emphasis added) The Specification clearly supports that the one or more generated warranty packages are “request-specific warranty packages.”

**C. The Claimed “Associating Historical Data for Generic Items with One or More Warranty Coverage Characteristics for Generating Items” is Supported by the Specification**

The Examiner rejected Claims 1, 11, 20, and 29 as claiming “associating historical data for generic items with one or more warranty coverage characteristics for generating items” that is not supported by the Specification. Appellant respectfully disagrees and discusses Claim 1 as an example. Claim 1 recites “in response to automatically accessing the historical data for the particular item, automatically generating a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items.” The Specification supports these limitations. For example, the Specification states, “***General product information database 52 contains information concerning one or more particular product or item types, such as the make and model of the automobile owned by the customer.***” (Page 8, Lines 22-24; emphasis added) The Specification further states, “***Warranty generation engine 34 generates the warranty packages according to a set of rules stored in rules database 38. For example, an exemplary rule may specify that if a portion of the covered item, such as a particular part an automobile, has been replaced within the last year, then a warranty package including a warranty for that part should not be generated or should be generated but not recommended.*** The rules in rules database 38 may be updated based on information

received from one or more warranty providers, from the customer, from databases 50 and 52, or from any other appropriate source.” (Page 9, Lines 14-21; emphasis added)

The Specification further states:

At step 106, warranty transaction system 30 may gather information from one or more general product information databases 52. *Databases 52 may include general information about the make, model, trim line, year, or any other information concerning the automobile that the customer wishes to cover, in any suitable combination. For example, warranty transaction system 30 may access a database 52 that includes information about the general reliability of the make, model, trim line, and year of the automobile or about the reliability of specific parts of the automobile. More specifically, as merely an example, warranty transaction system 30 may access a database 52 that indicates the transmission on the particular make, model, trim line, and year of the automobile has an average lifespan of one hundred thousand miles.* As with customer-specific information databases 50, general product information databases 52 may be coupled to network 12 and directly accessed by warranty transaction system 30, or the information in databases 52 may be otherwise input to warranty transaction system 30. In addition, any other appropriate databases 52 may be accessed to obtain general product information relating to the item to be covered under the warranty.

(Page 12, Lines 6-21; emphasis added)

The Specification further states:

*Using the information provided by the customer and any information gathered from customer-specific information databases 50 or general product information databases 52, warranty generation engine 34 generates one or more warranty package options for the customer's automobile at step 108. The warranty packages are generated according to one or more rules stored in rules database 38. These rules determine the characteristics of the warranty packages that are generated. For example, and not by way of limitation, an exemplary rule may indicate that if the customer has had a specific part replaced in the automobile within the past ten thousand miles or within a certain period of time, then warranty generation engine 34 should not generate or should not recommend a warranty on that particular part. Another exemplary rule might indicate that if the car has been driven more than 50,000 miles, then a warranty on the water pump should be generated. The information on the repair history of the car and the mileage of the car used in these rules may be obtained from the customer or from databases 50 or 52. Any other appropriate rules may be used, including rules that incorporate information received from the customer and from databases 50 and 52, in order to generate a warranty package or packages that are tailored to meet the specific needs of the customer. Using these rules, warranty generation engine 34 may generate an assortment of*

***warranty packages that cover individual parts of the customer's automobile or that cover the entire automobile.***

(Page 12, Lines 22-27; emphasis added)

For at least these reasons, Appellant respectfully submits that independent Claim 1 and its dependent claims comply with the written description requirement of 35 U.S.C. § 112, first paragraph. For substantially similar reasons, Appellant respectfully submits that independent Claims 11, 20, and 29 and their respective dependent claims comply with the written description requirement of 35 U.S.C. § 112, first paragraph. Thus, Appellant respectfully submits that these rejections are improper and should be reversed by the Board.

**III. The Claims are Patentable over the Examiner's Proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* Combination.**

**A. Overview**

Claims 1-6, 8-15, and 17-29 stand rejected as being unpatentable under 35 U.S.C. § 103(a) over the Examiner's proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination. A copy of *WarrantyDirect* is attached as Appendix B, a copy of *LendingTree* is attached as Appendix C, a copy of *HomeGain* is attached as Appendix D, and a copy of *CarFax* is attached as Appendix E. Appellant respectfully submits that the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination fails to support the obviousness rejections of Claims 1-6, 8-15, and 17-29. Thus, Appellant respectfully submits that these rejections are improper and should be reversed by the Board.

**B. Standard**

The question raised under 35 U.S.C. § 103 is whether the prior art taken as a whole would suggest the claimed invention taken as a whole to one of ordinary skill in the art at the time of the invention. *See* 35 U.S.C. § 103(a). Accordingly, even if all elements of a claim are disclosed in various prior art references, which is certainly not the case here as discussed below, the claimed invention taken as a whole cannot be said to be obvious without some reason given in the prior art why one of ordinary skill at the time of the invention would have been prompted to modify the teachings of a reference or combine the teachings of multiple references to arrive at the claimed invention.

The M.P.E.P. sets forth the strict legal standard for establishing a *prima facie* case of obviousness based on modification or combination of prior art references. "To establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references where combined) must teach or suggest all the claim limitations." M.P.E.P. § 2142, 2143. The teaching, suggestion, or motivation for the modification or combination and the reasonable expectation of success must both be found in the prior art and cannot be based on an applicant's disclosure. *See Id.* (citations omitted). "Obviousness can only be established by combining or modifying the teachings of the prior art to produce the claimed invention where there is some teaching, suggestion, or motivation to do so found either explicitly or implicitly in the references themselves or in the knowledge generally available to one of ordinary skill in the art" at the time of the invention. M.P.E.P. § 2143.01. Even the fact that references *can* be modified or combined does not render the resultant modification or combination obvious unless the prior art teaches or suggests the desirability of the modification or combination. *See Id.* (citations omitted). Moreover, "To establish *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. All words in a claim must be considered in judging the patentability of that claim against the prior art." M.P.E.P. § 2143.03 (citations omitted).

The governing Federal Circuit case law makes this strict legal standard even more clear.<sup>2</sup> According to the Federal Circuit, "a showing of a suggestion, teaching, or motivation to combine or modify prior art references is an essential component of an obviousness holding." *In re Sang-Su Lee*, 277 F.3d 1338, 1343, 61 U.S.P.Q.2d 1430, 1433 (Fed. Cir. 2002) (quoting *Brown & Williamson Tobacco Corp. v. Philip Morris Inc.*, 229 F.3d 1120, 1124-25, 56 U.S.P.Q.2d 1456, 1459 (Fed. Cir. 2000)). "Evidence of a suggestion, teaching, or motivation . . . may flow from the prior art references themselves, the knowledge of one of ordinary skill in the art, or, in some cases, the nature of the problem to be solved." *In re Dembiczak*, 175 F.3d 994, 999, 50 U.S.P.Q.2d 1614, 1617 (Fed. Cir. 1999). However, the

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<sup>2</sup> Note M.P.E.P. 2145 X.C. ("The Federal Circuit has produced a number of decisions overturning obviousness rejections due to a lack of suggestion in the prior art of the desirability of combining references.").

"range of sources available . . . does not diminish the requirement for actual evidence." *Id.* Although a prior art device "may be capable of being modified to run the way the apparatus is claimed, there must be a suggestion or motivation in the reference to do so." *In re Mills*, 916 F.2d at 682, 16 U.S.P.Q.2d at 1432. *See also In re Rouffet*, 149 F.3d 1350, 1357, 47 U.S.P.Q.2d 1453, 1457-58 (Fed. Cir. 1998) (holding a *prima facie* case of obviousness not made where the combination of the references taught every element of the claimed invention but did not provide a motivation to combine); *In Re Jones*, 958 F.2d 347, 351, 21 U.S.P.Q.2d 1941, 1944 (Fed. Cir. 1992) ("Conspicuously missing from this record is any evidence, other than the PTO's speculation (if that can be called evidence) that one of ordinary skill in the herbicidal art would have been motivated to make the modification of the prior art salts necessary to arrive at" the claimed invention.). Even a determination that it would have been obvious to one of ordinary skill in the art at the time of the invention to try the proposed modification or combination is not sufficient to establish a *prima facie* case of obviousness. *See In re Fine*, 837 F.2d 1071, 1075, 5 U.S.P.Q.2d 1596, 1599 (Fed. Cir. 1988).

In addition, the M.P.E.P. and the Federal Circuit repeatedly warn against using an applicant's disclosure as a blueprint to reconstruct the claimed invention. For example, the M.P.E.P. states, "The tendency to resort to 'hindsight' based upon applicant's disclosure is often difficult to avoid due to the very nature of the examination process. However, impermissible hindsight must be avoided and the legal conclusion must be reached on the basis of the facts gleaned from the prior art." M.P.E.P. § 2142. The governing Federal Circuit cases are equally clear. "A critical step in analyzing the patentability of claims pursuant to [35 U.S.C. § 103] is casting the mind back to the time of invention, to consider the thinking of one of ordinary skill in the art, guided only by the prior art references and the then-accepted wisdom in the field. . . . Close adherence to this methodology is especially important in cases where the very ease with which the invention can be understood may prompt one 'to fall victim to the insidious effect of a hindsight syndrome wherein that which only the invention taught is used against its teacher.'" *In re Kotzab*, 217 F.3d 1365, 1369, 55 U.S.P.Q.2d 1313, 1316 (Fed. Cir. 2000) (citations omitted). In *In re Kotzab*, the Federal Circuit noted that to prevent the use of hindsight based on the invention to defeat patentability of the invention, the court requires the Examiner to show a sufficient motivation in the prior art to combine the references that allegedly create the case of obviousness. *See*

*id.* See also, e.g., *Grain Processing Corp. v. American Maize-Products*, 840 F.2d 902, 907, 5 U.S.P.Q.2d 1788, 1792 (Fed. Cir. 1988). Similarly, in *In re Dembiczak*, the Federal Circuit reversed a finding of obviousness by the Board, explaining that the required evidence of such a teaching, suggestion, or motivation is essential to avoid impermissible hindsight reconstruction of an applicant's invention:

Our case law makes clear that the best defense against the subtle but powerful attraction of hind-sight obviousness analysis is *rigorous application of the requirement for a showing of the teaching or motivation to combine prior art references*. Combining prior art references without evidence of such a suggestion, teaching, or motivation simply takes the inventor's disclosure as a blueprint for piecing together the prior art to defeat patentability—the essence of hindsight.

175 F.3d at 999, 50 U.S.P.Q.2d at 1617 (emphasis added) (citations omitted).

### ***C. WarrantyDirect***

*WarrantyDirect* is a collection of archived screenshots of WarrantyDirect.com. *WarrantyDirect* merely discloses a user submitting a request to receive a quote for a warranty, the request generically identifying a type of car (e.g., generically, a make and model of car), a mileage, customer information (name, email address, and phone number), and a selection of a single predefined warranty package (e.g., a predefined level of warranty coverage, such as gold level) that the customer desires. *WarrantyDirect* then uses that information to determine a quote for that single predefined warranty package for a car of that generic type and having that mileage.

### ***D. LendingTree***

*LendingTree* is a collection of archived screenshots of LendingTree.com. *LendingTree* discloses an online loan center that connects a user to a network of lenders who compete for the user's business. (Page 14) The user must complete an online form (a Q-form that includes a series of questions for the user to complete in order to request a loan), the user's loan request is then sent to up to four lenders in the LendingTree Network of lenders, and within one business day, the lenders can respond with a decision about the user's loan request. (Page 14)

***E. HomeGain***

*HomeGain* is a collection of archived screenshots of HomeGain.com. *HomeGain* discloses a system and method that allows sellers to anonymously post property information, after the seller has registered with the HomeGain.com website, according to a desired form of presentation. (Pages 3-4) Real estate professionals then have the opportunity to send proposals regarding the seller's listing. (Pages 3-4) Completed seller profiles may be sent to local real estate agents in the seller's market for review. (Page 20) The seller can then compare qualifications and proposals from a number of qualified, professional, local agents before the seller chooses one. (Pages 3-4) The seller may then follow up with agents by e-mail or telephone. (Page 4)

***F. CarFax***

*CarFax* is a collection of archived screenshots of CarFax.com. *CarFax* discloses a system that collects information from numerous sources to provide vehicle history information. (Page 3) The information may include whether the vehicle has been subject to a manufacturer buyback or the vehicle's title history. (Pages 1- and 12-13) As best as can be determined from the screenshots that make up *CarFax*, a user enters a vehicle identification number (VIN) of a car and the user's zip code (Page 10; Page 12), and the system searches its database and provides a report (Page 4).

***G. The Examiner Failed to Consider at least Certain of Appellant's Amendments Presented in the Non-Final Response***

Appellant first notes that despite the fact that an Examiner rejects certain claims as allegedly including new matter, "[t]he examiner should still consider the subject matter added to the claim in making rejections based on prior art since the new matter rejection may be overcome by applicant." M.P.E.P. § 2163.06.I. In the present application, the Examiner rejected Claims 1-6, 8-15, and 17-19 as allegedly including new matter (i.e. as failing to satisfy the written description requirement). It appears, however, that the Examiner did not consider at least certain of the amendments made to independent Claims 1, 11, 20, and 29, for example, when rejecting these claims based on the cited references in the Final Office Action. (See, e.g., Final Office Action, Pages 3-5) For example, in responding to Appellant's arguments in the Response to the Non-Final Office Action, rather than specifically addressing



Appellant's arguments by pointing out where the references allegedly disclose a limitation recited in Appellant's claims, the Examiner merely stated, "[the limitation recited in Applicant's claim] is new matter which is not supported by the applicant's disclosure." (See Final Office Action, Pages 3-5) Appellant respectfully submits that the Examiner's response clearly does not comply with M.P.E.P. § 2163.06.I.<sup>3</sup> In the Response to the Non-Final Office Action, Appellant respectfully submitted that if the Examiner did not issue a Notice of Allowance, it would be inappropriate for the Examiner to issue an Advisory Action in reply to this Response, without first issuing, at a minimum, a Final Office Action that included a consideration of the amendments made by Appellant in the Response to the Non-Final Office Action and an indication of where the limitations recited in those amendments are allegedly disclosed in the references. The Examiner nevertheless issued an Advisory Action, without ever properly considering Appellant's amendments presented in the Response to the Non-Final Office Action.

***H. Group 1 (Claims 1, 4-6, 8-9, 11, 14-15, 17-18, 20, 23-27, and 29)***

Claims 1, 4-6, 8-9, 11, 14-15, 17-18, 20, 23-27, and 29 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over the Examiner's proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination. Appellant respectfully submits that these claims are clearly patentable over the Examiner's proposed combination of references. Thus, Appellant respectfully submits that these rejections are improper and should be reversed by the Board.

Claims 1, 4-6, 8-9, 11, 14-15, 17-18, 20, 23-27, and 29 are separately patentable from every other claim subject to the same ground of rejection. These claims recite limitations that are substantially different from limitations recited in other claims. In addition, claims excluded from Group 1 that are subject to the same ground of rejection and that depend on independent Claims 1, 11, and 20, respectively, recite patentable distinctions over the prior

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<sup>3</sup> Additionally, according to 37 C.F.R. § 1.112, after a reply by Applicant to a non-final Office Action, the application will be *reconsidered and again examined*. By not considering certain of Applicant's amendments presented in the previous Response, the Examiner did not reconsider and again examine the Application, including all amendments to Applicant's claims, as required under 37 C.F.R. § 1.112. Furthermore, Applicant notes that "[w]here the applicant traverses any rejection, the examiner should, if he or she repeats the rejection, take note of the applicant's argument and *answer the substance of it*." M.P.E.P. § 707.07 (f) (emphasis added). Applicant respectfully submits that the Examiner has not answered the substance of Applicant's arguments with respect to the allowability of the amended claims over the references. Instead, the Examiner merely stated that certain amended portions recite new matter.

art beyond those recited in independent Claims 1, 11, and 20 and cannot be properly grouped with independent Claims 1, 11, and 20 for purposes of this Appeal.

**1. The Proposed Combination of References Fails to Disclose, Teach, or Suggest the Limitations Recited in Appellant's Claims**

Appellant objects to the proposed combination of references for reasons addressed below; however, even if these references could properly be combined, the proposed combination would still fail to disclose, teach, or suggest various limitations recited in Appellant's claims. Appellant discusses Claim 1 as an example.

**a. The Proposed Combination Fails to Disclose, Teach, or Suggest the "Warranty Request" as Recited in Claim 1**

Nothing in any of the cited references discloses, teaches, or suggests "receiving a warranty request from a customer computer," the warranty request "*specifying a particular item* that a customer desires to cover under a warranty" and "*comprising an identification of the particular item* and desired warranty coverage characteristics of the warranty under which the particular item is to be covered," as recited in Appellant's Claim 1.

The Examiner acknowledges that *WarrantyDirect* "does not disclose *identification of a particular item*." (Final Office Action, Page 4) The Examiner takes Official Notice that "businesses have used Vehicle Identification Numbers (VIN), serial numbers (VIN are serial numbers of automobiles) are used to identify a particular item brought in for warranty under repairs." (Final Office Action, Page 4) The Examiner also asserts that *CarFax* discloses using vehicle identification numbers (VINs) to extract vehicle history. (Final Office Action, Page 9) Of course, Appellant does not dispute that it is known to identify a particular vehicle using its VIN, but none of these examples discloses, teaches, or suggests receiving a "*warranty request specifying a particular item* that a customer desires to cover under a warranty" and "*comprising an identification of the particular item*," as recited in Claim 1. This is particularly true in light of the fact that there is no teaching, suggestion, or motivation to combine the teachings of *CarFax* with the teachings of *WarrantyDirect*, as discussed below in Section III.H.2.

Furthermore, using a unique identifier such as a S/N or VIN “to ensure that the customer gets the repair services and the repair service provider gets compensated for the repair performed,” as the Examiner proposes, occurs after, perhaps years after, the customer has purchased a warranty package. (Final Office Action, Page 8) In contrast, the warranty request recited in Appellant’s Claim 1 is directed toward subsequent generation of one or more warranty packages: “receiving a warranty request from a customer computer, *the warranty request specifying a particular item* that a customer desires to cover under a warranty” and “*the warranty request comprising an identification of the particular item* and desired characteristics of the warranty *under which the particular item is to be covered.*” The specification and identification of the particular item in the warranty request of Claim 1 is subsequently used, still prior to generation of the one or more warranty packages, in “*automatically accessing, from one or more sources other than the warranty request, historical data for the particular item*” and then used in “automatically generating a plurality of warranty packages *for the particular item.*” Appellant respectfully submits that it being known at the time of the invention to a person with ordinary skill in the art that a unique identifier such as a S/N or VIN can be used for identification purposes “to ensure that the product brought in for service is the actual product for which the customer purchased the warranty service,” even if true, has no bearing on the patentability of Appellant’s claimed invention. Furthermore, neither *LendingTree*, *HomeGain*, nor any other cited reference makes up for these acknowledged deficiencies of *WarrantyDirect*.

For the remainder of Section III.H.1, Appellant will assume, for the sake of argument only, that *WarrantyDirect* could be modified to include the teachings of *CarFax* and that this would be sufficient to teach the warranty request recited in Claim 1 (i.e. a warranty request received from a customer computer *specifying a particular item* that a customer desires to cover under a warranty, and *comprising an identification of the particular item*). However, the proposed combination of references would still fail to teach various other limitations recited in Claim 1.

**b. The Proposed Combination Fails to Disclose, Teach, or Suggest “Automatically Accessing” Historical Data for the Particular Item from Other Sources as Recited in Claim 1**

*WarrantyDirect* fails to disclose, teach, or suggest “in response to receiving the warranty request from the customer computer, *automatically accessing*, from one or more sources other than the warranty request, historical data for the particular item.” The Examiner acknowledges that *WarrantyDirect* fails to disclose “accessing information from other sources for the particular item.” (See Final Office Action, Page 9) However, the Examiner argues that *HomeGain* and *CarFax* do disclose this limitation. Appellant respectfully disagrees. First, at best, *HomeGain* merely discloses allowing the user to manually select various links to tools such as a home valuation estimator and other calculator tools. (See *HomeGain*, Page 19) Second, at best, *CarFax* merely discloses that a user can manually enter a VIN and *CarFax* returns information about the vehicle associated with the VIN. (See *CarFax*, Page 10) The information may include whether the vehicle has been subject to a manufacturer buyback or the vehicle’s title history. (See *CarFax*, Pages 10 and 12-13) Neither *HomeGain* nor *CarFax* discloses “in response to receiving the warranty request from the customer computer, *automatically accessing*, from one or more sources other than the warranty request, historical data for the particular item,” as recited in Claim 1. As an example, even assuming that the warranty request of *WarrantyDirect* could be modified to be for a particular item and to comprise an identification of the particular item, modifying *WarrantyDirect* with the teachings of *HomeGain* or *CarFax* would still require a user to manually access the information available through *HomeGain* or *CarFax*.

**c. The Proposed Combination Fails to Disclose, Teach, or Suggest Additional Limitations Recited in Claim 1**

Additionally, the proposed combination of references fails to disclose, teach or suggest at least the following limitations recited in Claim 1:

- in response to automatically accessing the historical data for the particular item, automatically generating a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

- in response to automatically generating the plurality of request-specific warranty packages for the particular item, automatically communicating the plurality of request-specific warranty packages automatically generated for the particular item to the customer computer;
- receiving a customer selection of at least one of the plurality of request-specific warranty packages automatically generated for the particular item from the customer computer; and
- in response to receiving the customer selection of one of the plurality of request-specific warranty packages automatically generated for the particular item, automatically communicating the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

**i. Automatically Generating a Plurality of Request-Specific Warranty Packages for the Particular Item**

*WarrantyDirect* discloses a warranty request that includes a generic identification of a type of car (e.g., generically, a make and model of car), a mileage, customer information (name, email address, and phone number), and a selection of a single predefined warranty package that the customer desires. *WarrantyDirect* then uses that information to determine a quote for that single predefined warranty package for a car of that generic type and having that mileage. This clearly does not disclose, teach, or suggest “*in response to automatically accessing the historical data for the particular item, automatically generating a plurality of warranty packages* for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request” as recited in Claim 1. The user in *WarrantyDirect* merely specifies a single *predefined* warranty package that the user desires. The system in *WarrantyDirect* merely returns *a quote* for the single *predefined* warranty package selected by the customer in the warranty request. The system in *WarrantyDirect* does not automatically *generate* any warranty packages in response to the warranty request. Thus, the system in *WarrantyDirect* does not automatically generate “*a plurality of warranty packages* for the particular item,” let alone “*in response to automatically accessing the historical data for the particular item, automatically generating a plurality of warranty packages* for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request ” as recited in Claim 1.

The Examiner states that “CarFax discloses other businesses us[ing] CarFax services to make better business decisions” and that “CarFax discloses providing a link to WarrantyDirect.” (Final Office Action, Page 9) Even if true, and even if *WarrantyDirect* could properly be modified to incorporate the teachings of *CarFax*, the proposed combination would still fail to disclose, teach, or suggest “*in response to automatically accessing the historical data for the particular item, automatically generating a plurality of warranty packages for the particular item, each specific to and consistent with the warranty request,*” as recited in Claim 1. At best, a user associated with *WarrantyDirect* could manually enter a VIN to access the limited information provided by *CarFax*, and *WarrantyDirect* could then use that information to determine the quote for the single, predefined, customer-selected warranty package.

ii. “Rules”

As another example, the proposed combination fails to disclose, teach, or suggest “automatically generating a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules *each associating historical data for generic items [which was accessed in response to the warrant request] with one or more warranty coverage characteristics for generic items.*” *WarrantyDirect* merely discloses returning *a quote* for the single, predefined, customer-selected warranty package. There is no disclosure of how, based on the various screenshots of *WarrantyDirect* to which the Examiner refers, the quote is generated. Forced to speculate as we are, it is likely that a quote for the single, predefined, customer-selected warranty package is generated based solely on the type of car and the mileage, the only useful information provided in the warranty request of *WarrantyDirect*. Thus, a warranty request for a Ford Explorer may be quoted a particular price for the single, predefined, customer-selected warranty package, the price varying depending on the mileage specified in the warranty request. This in no way discloses, teaches, or suggests “automatically generating a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules *each associating historical data for generic items [which was accessed in response to the warranty request] with one or*

*more warranty coverage characteristics for generic items.”* Even modifying *WarrantyDirect* with the teachings of *CarFax* would not make up for this deficiency of *WarrantyDirect*. First, the modified system of *WarrantyDirect* would still not “automatically generat[e] a plurality of warranty packages for the particular item, each specific to and consistent with the warranty request,” as human interaction with *CarFax* would be required. Second, neither *WarrantyDirect* nor *CarFax* discloses, teaches, or suggests the “one or more rules *each associating historical data for generic items with one or more warranty coverage characteristics for generic items.*”

**iii. Communicating the Plurality of Automatically-Generated Request-Specific Warranty Packages for the Particular Item to the Customer Computer**

As another example, *WarrantyDirect* fails to disclose, teach, or suggest “in response to automatically generating the plurality of request-specific warranty packages for the particular item, *automatically communicating the plurality of request-specific warranty packages* automatically generated for the particular item to the customer computer,” as recited in Claim 1. First, at least because the proposed combination of references does not disclose “automatically generating a plurality of warranty packages,” it also necessarily fails to disclose “*automatically communicating the plurality of request-specific warranty packages.*” Second, *WarrantyDirect* merely communicates *a quote* for a single, predefined, customer-selected warranty package to the customer.

**iv. “Receiving a Customer Selection”**

As another example, *WarrantyDirect* fails to disclose, teach, or suggest “*receiving a customer selection of at least one of the plurality of request-specific warranty packages automatically generated for the particular item from the customer computer,*” as recited in Claim 1. Again, in the initial request of *WarrantyDirect*, the customer has already selected the single, predefined warranty package the customer desires. There is absolutely no need for a customer to select “at least one of the plurality of request-specific warranty packages [which were automatically-generated in response to the customer selection] automatically generated for the particular item,” as recited in Claim 1. It simply would make no sense for *WarrantyDirect* to receive a customer selection of a warranty package when the customer already selected the desired warranty package in the initial customer request. This only

highlights the above-described differences between Claim 1 and the proposed combination of references, particularly relating to *WarrantyDirect*. Furthermore, at least because the proposed combination fails to disclose, teach, or suggest “automatically communicating the plurality of request-specific warranty packages automatically generated for the particular item to the customer computer,” the proposed combination necessarily fails to disclose, teach, or suggest ***“receiving a customer selection of at least one of the plurality of request-specific warranty packages automatically generated for the particular item from the customer computer.”***

As another example, because the proposed combination of references fails to disclose, teach, or suggest at least the limitations discussed above, the proposed combination of references plainly fails to disclose, teach, or suggest that the warranty request enables ***“automated generation of a plurality of warranty packages for the particular item based on rules associating historical data with warranty coverage characteristics”*** and ***“automated communication of a customer-selected one of the plurality of automatically-generated warranty package for bidding on the customer-selected warranty packages for bidding on the customer-selected one of the plurality of automatically-generated warranty packages,”*** as recited in Claim 1.

**v. Communicating the Customer-Selected One of the Plurality of Automatically-Generated Request-Specific Warranty Packages for the Particular Item for Bidding**

As another example, at least because the proposed combination of references fails to disclose, teach, or suggest “receiving a customer selection of at least one of the plurality of request-specific warranty packages automatically generated for the particular item from the customer computer,” the proposed combination necessarily fails to disclose, teach, or suggest ***“in response to receiving the customer selection of one of the plurality of request-specific warranty packages automatically generated for the particular item, automatically communicating the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item,”*** as recited in Claim 1.



The Examiner acknowledges that *WarrantyDirect* “does not disclose communicating a warranty package to one or more warranty service providers.” (Final Office Action, Page 8) However, the Examiner argues that *WarrantyDirect* discloses that at the time when repair services are required, a repair service professional contacts Warranty Direct for payment. (See Final Office Action, Page 8) First, Appellant respectfully submits that the Examiner has misstated Claim 1, which recites communicating the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item “to one or more warranty provider computers” rather than “to one or more warranty service providers.” A warranty service provider (to which the Examiner refers) typically includes a repair shop, service department, or analogous entity, whereas a warranty provider (to which Claim 1 refers) typically includes a company offering a warranty that may cover some or all of the costs of repairs or service. Although the warranty service provider and warranty provider functions may or may not be associated with the same company, they are separate and distinct functions. Appellant respectfully submits that the teaching offered by the Examiner is irrelevant to the patentability of Claim 1 because, as explained by Appellant in multiple Responses, the need for repair services occurs only after, perhaps years after, a warranty package has been selected and purchased. The Examiner still has not acknowledged this distinction. (See Final Office Action, Pages 7-8)

Furthermore, the Examiner acknowledges that *WarrantyDirect* does not disclose generating or communicating bids. (Final Office Action, Page 13) However, the Examiner asserts that “LendingTree discloses that within two business days after the customer has provided the information, a plurality of lenders will respond – all competing for the customer’s business.” (Final Office Action, Page 13) The Examiner also argues that *HomeGain* teaches these limitations. Appellant respectfully submits that modifying *WarrantyDirect* to include the teachings of *LendingTree* and *HomeGain* would still fail to disclose, teach, or suggest certain limitations of Claim 1.

If *WarrantyDirect* is modified to include a bidding step, the warranty request of *WarrantyDirect* would have to be submitted for bidding either when the original request for a warranty package quote is submitted or after the warranty package quote for the single, predefined, customer-selected warranty package has been communicated to the customer. In

the first case, if *WarrantyDirect* is modified such that the warranty request is submitted for bidding when the original request for a warranty package quote is submitted, then there is no generation of warranty packages and subsequent customer selection because the customer would necessarily have already selected the warranty package to be sent for bidding. In the second case, it would be nonsensical to modify *WarrantyDirect* such that the warranty request is submitted for bidding after the customer has already received a quote from *WarrantyDirect*. Thus, it is evident that any attempt to modify *WarrantyDirect* to include a bidding step only further highlights the distinctions between Claim 1 and the proposed combination of references.

## **2. At Least Certain of the Proposed Combinations Cannot be Made**

The rejection of Appellant's claims is also improper because, at least with regard to certain references, the Examiner has not shown the required teaching, suggestion, or motivation in the references or in the knowledge generally available to those of ordinary skill in the art at the time of the invention to combine or modify the references. The rejected claims are also allowable for at least this reason.

Appellant reiterates the legal standard incumbent on the Examiner for proving a *prima facie* case of obviousness, as defined by the M.P.E.P. and controlling Federal Circuit decisions. The Examiner failed to satisfy the legal standard.

As an example, with regard to the proposed *WarrantyDirect-CarFax* combination, the Examiner indicates that "CarFax discloses other businesses us[ing] CarFax services to make better business decisions" and that "CarFax discloses providing a link to WarrantyDirect." (Final Office Action, Page 9) Thus, the Examiner concludes that "it would have been obvious to one of ordinary skill in the art at the invention was made that businesses can access information from other sources to get current information for making better business decisions." (Final Office Action, Page 9) First, with regard to other businesses using *CarFax*, *CarFax* states, "Dealerships, financial institutions, insurance companies and credit unions nationwide rely on Carfax to make better business decisions." (*CarFax*, Page 22) Nowhere does *CarFax* even mention the use of its services in making warranty decisions. Additionally, the link to warrantydirect.com in *CarFax* is listed under an "Other Auto Sites"

heading. *CarFax* mentions nothing about a warranty provider using the *CarFax* service to determine whether to provide a warranty and at what price. This is just a helpful list of links for car owners or persons seeking to purchase a car. Furthermore, *WarrantyDirect* includes no disclosure, teaching, or suggestion to access outside sources (e.g., carfax.com) to obtain historical information about a car. Thus, Appellant respectfully submits that the Examiner's proposed combination of *WarrantyDirect* with *CarFax* appears to be merely an attempt, with the benefit of hindsight, to reconstruct Appellant's claims and is unsupported by the teachings of *WarrantyDirect* and *CarFax*.

As another example, with regard to the proposed *WarrantyDirect-HomeGain* combination, the Examiner states that "HomeGain discloses a system and method, which allows a user to request bids from a plurality of service estate agents (service providers) to sell the property." According to the Examiner, using *HomeGain*, the customer can create a seller profile and the completed seller profile (requirements) are sent to real estate agents (service providers) for their review. (Final Office Action, Page 8) Thus, the Examiner concludes that, "it would have been obvious to a person with ordinary skill in the art to communicate requirements to one or more providers to provide information to their service providers and receive the competitive bids for their users." (Final Office Action, Page 8) Again, Appellant respectfully submits that the Examiner's proposed combination of *WarrantyDirect* with *HomeGain* appears to be merely an attempt, with the benefit of hindsight, to reconstruct Appellant's claims and is unsupported by the teachings of *WarrantyDirect* and *HomeGain*. The mere fact that the teachings of one reference may improve the teachings of another reference is insufficient unless there is also a teaching, suggestion, or motivation to combine the references. *HomeGain* mentions nothing about bidding in a warranty-quoting context and *WarrantyDirect* is clearly directed to generating a quote for a warranty request, not distributing the warranty request for bids.

As another example, with regard to the proposed *WarrantyDirect-LendingTree* combination, the Examiner indicates that it would have been obvious to combine *WarrantyDirect* with *LendingTree* for similar reasons discussed above with reference to HomeGain. Again, Appellant respectfully submits that the Examiner's proposed combination of *WarrantyDirect* with *LendingTree* appears to be merely an attempt, with the benefit of

hindsight, to reconstruct Appellant's claims and is unsupported by the teachings of *WarrantyDirect* and *LendingTree*. The mere fact that the teachings of one reference may improve the teachings of another reference is insufficient unless there is also a teaching, suggestion, or motivation to combine the references. *LendingTree* mentions nothing about bidding in a warranty-quoting context and *WarrantyDirect* is clearly directed to generating a quote for a warranty request, not distributing the warranty request for bids.

Appellant presented substantially similar arguments in the previous Response. In responding to the arguments presented in the previous Response, the Examiner asserts, "WarrantyDirect discloses providing users access to system and method for getting extended warranty (product) over the internet, whereas LendingTree discloses providing users access to system and method for getting loans (product) over the internet, and HomeGain discloses providing users access to system and method for getting real estate agent's services (product) over the internet. All these references disclose system and method of marketing products over the internet." (Final Office Action, Pages 3-4) Even taking the Examiner's statements as true, the Examiner still has not identified any portion of *WarrantyDirect*, *LendingTree*, or *HomeGain* as allegedly teaching, suggesting, or motivating one having ordinary skill in the art at the time of invention to combine or modify these references. Simply pointing out that all the references are related to a similar broad topic (i.e. marketing of products over the Internet) falls well short of the requirements set forth in the M.P.E.P. and the governing Federal Circuit case law for demonstrating a *prima facie* case of obviousness.

Accordingly, since the prior art fails to provide the required teaching, suggestion, or motivation to combine *WarrantyDirect*, *LendingTree*, *HomeGain*, and *CarFax* in the manner the Examiner proposes, Appellant respectfully submits that the Examiner's conclusions set forth in the Final Office Action fall well short of the requirements set forth in the M.P.E.P. and the governing Federal Circuit case law for demonstrating a *prima facie* case of obviousness. Appellant respectfully submits that these rejections are improper and should be reversed by the Board.

### 3. Conclusion

For at least the reasons given above, the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination fails to support the obviousness rejection of independent Claim 1 and its dependent claims. For at least the reasons discussed above with reference to independent Claim 1, the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination fails to support the obviousness rejections of independent Claims 11, 20, and 29, and their dependent claims. These claims are therefore patentable over the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination. Appellant respectfully submits that these rejections are improper and should be reversed by the Board.

#### I. Group 2 (Claims 2, 12, and 21)

Claims 2, 12, and 21 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination. Appellant respectfully submits that these claims are clearly patentable over the Examiner's proposed combination of references. Thus, Appellant respectfully submits that these rejections are improper and should be reversed by the Board.

Claims 2, 12, and 21 are separately patentable from every other claim subject to the same ground of rejection. These claims recite limitations that are substantially different from limitations recited in other claims in other groups. For example, these claims recite patentable distinctions beyond independent Claims 1, 11, and 20, from which these claims depend, and cannot properly be grouped with independent Claims 1, 11, and 20 for purposes of this Appeal. Additionally, these claims recite patentable distinctions that are substantially different from the patentable distinctions recited in dependent claims in other groups.

Dependent Claims 2, 12, and 21 depend from independent Claims 1, 11, and 20, respectively, which Appellant has shown above to be clearly patentable over the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination, and are allowable for at least this reason. Furthermore, in addition to those reasons discussed above with reference to independent Claims 1, 11, and 20, dependent Claims 2, 12, and 21 recite further patentable distinctions over the Examiner's proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination.

For example, dependent Claim 2 recites:

The method of Claim 1, wherein the particular item is currently associated with the customer and the method further comprises:

accessing one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and

using the information from the customer-specific information databases to automatically generate the plurality of request-specific warranty packages for the particular item.

Dependent Claims 12 and 21 recite substantially similar limitations with respect to claims directed to a system and software, respectively.

In rejecting these claims, the Examiner stated:

Regarding claims 2, 12, and 21, WarrantyDirect discloses Warranty Direct's Automated Quote system for generating the quote based upon the information provided by the customer. [A] [c]ustomer is given a choice to elect what level warranty coverage they would like to get the quotation for [page 5]. WarrantyDirect discloses provid[ing] [a] plurality of warranty packages and information about the type of coverage in each package [page 17]. Customers get the warranty coverage based upon the coverage level they have selected.

(Final Office Action, Page 10)

Even assuming the Examiner's statements are true, the portions of *WarrantyDirect* on which the Examiner relies merely disclose allowing a user to select predefined levels of warranty coverage and providing a warranty package based on the user's selected predefined level of warranty coverage and a quote for the warranty package. Nowhere does *WarrantyDirect* disclose, teach, or suggest "***accessing one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information***" and "***using the information from the customer-specific information databases to automatically generate the plurality of request-specific warranty packages for the particular item,***" as recited in Claim 2, for example. In fact, the Examiner did not even mention these limitations in his rejection of Claims 2, 12, and 21. Again, the relied-upon portions of

*WarrantyDirect* merely disclose generating a warranty package based on a user's selection of a predefined level of warranty coverage (e.g., gold level) and a quote for the generated warranty package.

For at least these reasons, the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination fails to support the obviousness rejection of dependent Claims 2, 12, and 21. These claims are therefore patentable over the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination. Appellant respectfully submits that these rejections are therefore improper and should be reversed by the Board.

***I. Group 3 (Claims 3, 13, and 22)***

Claims 3, 13, and 22 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination. Appellant respectfully submits that these claims are clearly patentable over the Examiner's proposed combination of references. Thus, Appellant respectfully submits that these rejections are improper and should be reversed by the Board.

Claims 3, 13, and 22 are separately patentable from every other claim subject to the same ground of rejection. These claims recite limitations that are substantially different from limitations recited in other claims in other groups. For example, these claims recite patentable distinctions beyond independent Claims 1, 11, and 20, from which these claims depend, and cannot properly be grouped with independent Claims 1, 11, and 20 for purposes of this Appeal. Additionally, these claims recite patentable distinctions that are substantially different from the patentable distinctions recited in dependent claims in other groups.

Dependent Claims 3, 13, and 22 depend from independent Claims 1, 11, and 20, respectively, which Appellant has shown above to be clearly patentable over the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination, and are allowable for at least this reason. Furthermore, in addition to those reasons discussed above with reference to independent Claims 1, 11, and 20, dependent Claims 3, 13, and 22 recite further patentable distinctions over the Examiner's proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination.

For example, dependent Claim 3 recites:

The method of Claim 1, further comprising:  
accessing one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and  
using the information from the general product information databases to automatically generate the plurality of request-specific warranty packages for the particular item.

Dependent Claims 13 and 22 recite substantially similar limitations with respect to claims directed to a system and software, respectively.

In rejecting these claims, the Examiner stated:

Regarding claims 3-4, 13-14, and 22-23, WarrantyDirect discloses provid[ing] [a] plurality of warranty packages and information about the type of coverage in each package [page 17]. Customers get the warranty coverage based upon the coverage level they have selected. WarrantyDirect discloses Warranty Direct's Automated Quote system for generating the quote based upon the information provided by the customer. It is obvious that Warranty Direct stores information from customers to be able to provide the requested information.

(Final Office Action, Pages 10-11)

Even assuming the Examiner's statements are true, the portions of *WarrantyDirect* on which the Examiner relies merely disclose providing a number of predefined warranty packages to a user, allowing the user to select a predefined warranty level (e.g., gold level), and generating a quote based on the information provided by the user (e.g., the selected predefined coverage level). Nowhere does *WarrantyDirect* disclose, teach, or suggest "*accessing one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item*" and "*using the information from the general product information databases to automatically generate the plurality of request-specific warranty packages for the particular item,*" as recited in Claim 3, for example. In fact, the Examiner did not even mention these limitations in his rejection of Claims 3, 13, and 22.



At best, a user of the system disclosed in *WarrantyDirect* selects predefined level of warranty coverage (that includes predefined warranty terms (*see* Page 17)), possibly provides information regarding the user's a car the user would like to cover under a warranty, and submits this information to the system. The system then, using the information provided by the user (including the selected predefined level of warranty coverage), generates a quote for the user's selected predefined level of warranty coverage. No warranty packages are generated in response to any information provided by the user or any accessed information in *WarrantyDirect*; the levels of warranty coverage are predefined. The system in *WarrantyDirect* merely generates a quote for the selected predefined level of warranty coverage and does not ***"access[] one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item" and "us[e] the information from the general product information databases to automatically generate the plurality of request-specific warranty packages for the particular item,"*** as recited in Claim 3

For at least these reasons, the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination fails to support the obviousness rejection of dependent Claims 3, 13, and 22. These claims are therefore patentable over the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination. Appellant respectfully submits that these rejections are therefore improper and should be reversed by the Board.

***J. Group 4 (Claims 10, 19, and 28)***

Claims 10, 19, and 28 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination. Appellant respectfully submits that these claims are clearly patentable over the Examiner's proposed combination of references. Thus, Appellant respectfully submits that these rejections are improper and should be reversed by the Board.

Claims 10, 19, and 28 are separately patentable from every other claim subject to the same ground of rejection. These claims recite limitations that are substantially different from limitations recited in other claims in other groups. For example, these claims recite patentable distinctions beyond independent Claims 1, 11, and 20, from which these claims

depend, and cannot properly be grouped with independent Claims 1, 11, and 20 for purposes of this Appeal. Additionally, these claims recite patentable distinctions that are substantially different from the patentable distinctions recited in dependent claims in other groups.

Dependent Claims 10, 19, and 28 depend from independent Claims 1, 11, and 20, respectively, which Appellant has shown above to be clearly patentable over the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination, and are allowable for at least this reason. Furthermore, in addition to those reasons discussed above with reference to independent Claims 1, 11, and 20, dependent Claims 10, 19, and 28 recite further patentable distinctions over the Examiner's proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination.

For example, dependent Claim 10 recites:

The method of Claim 1, further comprising:  
receiving bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers;  
communicating the bids to the customer computer;  
receiving an acceptance of a particular bid from the customer computer; and  
communicating the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

Dependent Claims 19 and 28 recite substantially similar limitations with respect to claims directed to a system and software, respectively.

With respect to Claims 10, 19, and 28, the Examiner correctly acknowledges that "WarrantyDirect does not disclose generating bids and communicating bids." (Final Office Action, Page 13) However, the Examiner argues that *LendingTree* and *HomeGain* do disclose these limitations. Appellant respectfully disagrees.

In particular, the Examiner states that "LendingTree discloses that within two business days after the customer has provided the information, [a] plurality of lender[s] will respond - all competing for the customer's business [page 2]" and that "when a customer accepts a loan offer from a lender, LendingTree asks the customer to send [a] response

through LendingTree.” (Final Office Action, Page 13) With respect to *HomeGain*, the Examiner states that “HomeGain allows [a] user to request bids from [a] plurality of service estate agents (service providers) to sell customer’s property.”

However, none of the cited portions of *WarrantyDirect*, *LendingTree*, or *HomeGain* disclose, teach, or suggest “receiving bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers,” as recited in Claim 10 for example. As discussed above with respect to independent Claim 1, *WarrantyDirect* fails to disclose, teach, or suggest a “customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item,” as recited in Claim 10 for example. The Examiner correctly acknowledges that *WarrantyDirect* does not disclose generating bids and communicating bids. (Final Office Action, Page 13) Thus, *WarrantyDirect* fails to disclose, teach, or suggest “receiving bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers,” as recited in Claim 10 for example. *WarrantyDirect* fails to disclose, teach, or suggest the remaining limitations recited in Claim 10 for substantially similar reasons.

*HomeGain* fails to make up for these deficiencies of *WarrantyDirect*. According to *HomeGain*, a seller creates a seller profile that provides details about the seller, including details about the seller’s home and the real estate services desired. (Page 20) The “bids” received from service estate agents according to the system disclosed in *HomeGain* are proposals that include the types of service the agent provides, proposed listing term and proposed marketing approaches for the property. (Page 21) In other words, the “bids” received from the service estate agents in *HomeGain* are not “bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers,” as recited in Claim 10 for example. *HomeGain* fails to disclose, teach, or suggest the remaining limitations recited in Claim 10 for substantially similar reasons.

*LendingTree* also fails to make up for these deficiencies of *WarrantyDirect* and *HomeGain*. *LendingTree* merely discloses that a user completes an online form (a Q-form that includes a series of questions for the user to complete in order to request a loan), the user's loan request is then sent to up to four lenders in the *LendingTree* Network of lenders, and within one business day, the lenders can respond with a decision about the user's loan request. (Page 14) In other words, the "bids" received from the lenders in *LendingTree* are not "bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers," as recited in Claim 10 for example. The bids are merely "decisions about [a user's] loan request," presumably a denial or an acceptance. *LendingTree* fails to disclose, teach, or suggest the remaining limitations recited in Claim 10 for substantially similar reasons.

Additionally, it would not make sense to modify *WarrantyDirect* to include a bidding step. If *WarrantyDirect* is modified to include a bidding step, the warranty request of *WarrantyDirect* would have to be submitted for bidding either when the original request for a warranty package quote is submitted or after the warranty package quote for the single, predefined, customer-selected warranty package has been communicated to the customer. In the first case, if *WarrantyDirect* is modified such that the warranty request is submitted for bidding when the original request for a warranty package quote is submitted, then there is no generation of warranty packages and subsequent customer selection because the customer would necessarily have already selected the warranty package to be sent for bidding. In the second case, it would be nonsensical to modify *WarrantyDirect* such that the warranty request is submitted for bidding after the customer has already received a quote from *WarrantyDirect*. Thus, it is evident that any attempt to modify *WarrantyDirect* to include a bidding step only further highlights the distinctions between Claim 1 and the proposed combination of references.

For at least these reasons, the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination fails to support the obviousness rejection of dependent Claims 10, 19, and 28. These claims are therefore patentable over the proposed *WarrantyDirect-LendingTree-HomeGain-CarFax* combination. Appellant respectfully submits that these rejections are therefore improper and should be reversed by the Board.

**Conclusion**

Appellant has demonstrated that the present invention, as claimed, is clearly patentable over the prior art cited by the Examiner. Therefore, Appellant respectfully requests the Board to reverse the final rejections and instruct the Examiner to issue a Notice of Allowance with respect to all pending claims.

Appellant encloses a check in the amount of \$340.00 for this Appeal Brief. Appellant believes no additional fees are due. However, the Commissioner is hereby authorized to charge any additional fees and credit any overpayments to Deposit Account No. 02-0384 of Baker Botts L.L.P.

Respectfully submitted,

BAKER BOTTS L.L.P.  
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A-1

Appendix A

1. (Previously Presented) An automated computer-implemented method for enabling a warranty transaction, comprising:

receiving a warranty request from a customer computer:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

automated generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

automated communication of a customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item;

in response to receiving the warranty request from the customer computer, automatically accessing, from one or more sources other than the warranty request, historical data for the particular item;

in response to automatically accessing the historical data for the particular item, automatically generating a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

in response to automatically generating the plurality of request-specific warranty packages for the particular item, automatically communicating the plurality of request-

A-2

specific warranty packages automatically generated for the particular item to the customer computer;

receiving a customer selection of at least one of the plurality of request-specific warranty packages automatically generated for the particular item from the customer computer; and

in response to receiving the customer selection of one of the plurality of request-specific warranty packages automatically generated for the particular item, automatically communicating the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

2. (Previously Presented) The method of Claim 1, wherein the particular item is currently associated with the customer and the method further comprises:

accessing one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and

using the information from the customer-specific information databases to automatically generate the plurality of request-specific warranty packages for the particular item.

3. (Previously Presented) The method of Claim 1, further comprising:

accessing one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

using the information from the general product information databases to automatically generate the plurality of request-specific warranty packages for the particular item.

4. (Previously Presented) The method of Claim 1, further comprising:

storing customer information received from the customer computer; and

using the customer information in automatically generating the plurality of request-specific warranty packages for the particular item.

A-3

5. (Previously Presented) The method of Claim 1, wherein communicating the plurality of request-specific warranty packages automatically generated for the particular item to the customer computer comprises communicating pages to the customer computer using the Internet and displaying the pages using a browser executing at the customer computer.

6. (Previously Presented) The method of Claim 1, wherein communicating the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item to one or more warranty provider computers comprises communicating pages to the warranty provider computers using the Internet and displaying the pages using a browser executing at the warranty provider computers.

7. (Canceled)

8. (Previously presented) The method of Claim 1, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

9. (Previously Presented) The method of Claim 1, further comprising communicating information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

10. (Previously Presented) The method of Claim 1, further comprising:  
receiving bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers;  
communicating the bids to the customer computer;  
receiving an acceptance of a particular bid from the customer computer; and  
communicating the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.



A-4

11. (Previously Presented) An automated computer-implemented warranty transaction system coupled to a communications network, comprising:

a user interface operable to receive a warranty request from a customer computer using the communications network:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

automated generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

automated communication of a customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item;

a warranty generation engine operable to:

in response to the user interface receiving the warranty request from the customer computer, automatically access, from one or more sources other than the warranty request, historical data for the particular item; and

in response to automatically accessing the historical data for the particular item, automatically generate a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

the user interface further operable to:

in response to automatically generating the plurality of request-specific warranty packages for the particular item, automatically communicate the plurality of

A-5

request-specific warranty packages automatically generated for the particular item to the customer computer;

receive a customer selection of at least one of the plurality of request-specific warranty packages automatically generated for the particular item from the customer computer; and

in response to receiving the customer selection of one of the plurality of request-specific warranty packages automatically generated for the particular item, automatically communicate the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item to one or more warranty provider computers using the communications network for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

12. (Previously Presented) The system of Claim 11, wherein the particular item is currently associated with the customer and the warranty generation engine is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the customer-specific information; and

use the information from the customer-specific information databases to automatically generate the plurality of request-specific warranty packages for the particular item.

13. (Previously Presented) The system of Claim 11, wherein the warranty generation engine is further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to automatically generate the plurality of request-specific warranty packages for the particular item.

A-6

14. (Previously Presented) The system of Claim 11, further comprising a customer information database coupled to the user interface and operable to store customer information received from the customer computer, the warranty generation engine operable to obtain customer information from the customer information database for use in automatically generating the plurality of request-specific warranty packages for the particular item.

15. (Previously Presented) The system of Claim 11, wherein the user interface comprises a web server operable to:

communicate pages to the customer computer or to the one or more warranty provider computers for display using a browser executing at the customer computer or the one or more warranty provider computers, respectively; and

receive information from the customer computer or the one or more warranty provider computers in response to the communicated pages.

16. (Canceled)

17. (Previously presented) The system of Claim 11, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

18. (Previously Presented) The system of Claim 11, wherein the user interface is further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

A-7

19. (Previously Presented) The system of Claim 11, wherein the user interface is further operable to:

receive bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers;

communicate the bids to the customer computer;

receive an acceptance of a particular bid from the customer computer; and

communicate the acceptance of the particular bid to the warranty provider computer that communicated the accepted particular bid.

20. (Previously Presented) Software for enabling an automated computer-implemented warranty transaction, the software being embodied in computer-readable media and when executed, operable to:

receive a warranty request from a customer computer:

the warranty request specifying a particular item that a customer desires to cover under a warranty;

the warranty request comprising an identification of the particular item and desired warranty coverage characteristics of the warranty under which the particular item is to be covered; and

the warranty request enabling:

automated generation of a plurality of warranty packages for the particular item, each specific to the warranty request, based on one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items; and

automated communication of a customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item;

in response to receiving the warranty request from the customer computer, automatically access, from one or more sources other than the warranty request, historical data for the particular item;

A-8

in response to automatically accessing the historical data for the particular item, automatically generate a plurality of warranty packages for the particular item, each specific to and comprising warranty coverage characteristics consistent with the warranty request, according to the historical data for the particular item and one or more rules each associating historical data for generic items with one or more warranty coverage characteristics for generic items;

in response to automatically generating the plurality of request-specific warranty packages for the particular item, automatically communicate the plurality of request-specific warranty packages automatically generated for the particular item to the customer computer;

receive a customer selection of at least one of the plurality of request-specific warranty packages automatically generated for the particular item from the customer computer; and

in response to receiving the customer selection of the one of the plurality of request-specific warranty packages automatically generated for the particular item, automatically communicate the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

21. (Previously Presented) The software of Claim 20, wherein the particular item is currently associated with the customer and the software is further operable to:

access one or more customer-specific information databases to obtain customer-specific information regarding the particular item, the historical data for the particular item comprising the custom-specific information; and

use the information from the customer-specific information databases to automatically generate the plurality of request-specific warranty packages for the particular item.

22. (Previously Presented) The software of Claim 20, further operable to:

access one or more general product information databases to obtain general information regarding the type of item the customer desires to cover under the warranty, the particular item being of that type of item; and

use the information from the general product information databases to automatically generate the plurality of request-specific warranty packages for the particular item.

A-9

23. (Previously Presented) The software of Claim 20, further operable to:  
store customer information received from the customer computer; and  
use the customer information in automatically generating the plurality of request-specific warranty packages for the particular item.

24. (Previously Presented) The software of Claim 20, wherein being operable to communicate the plurality of request-specific warranty packages automatically generated for the particular item to the customer computer comprises being operable to communicate pages to the customer computer using the Internet and display the pages using a browser executing at the customer computer.

25. (Previously Presented) The software of Claim 20, wherein being operable to communicate the customer-selected one of the plurality of request specific warranty packages automatically generated for the particular item to one or more warranty provider computers comprises being operable to communicate pages to the warranty provider computers using the Internet and display the pages using a browser executing at the warranty provider computers.

26. (Previously presented) The software of Claim 20, wherein the particular item is a particular vehicle and the identification of the particular item comprises a vehicle identification number (VIN).

27. (Previously Presented) The software of Claim 20, further operable to communicate information received from the customer computer to the warranty provider computers to assist warranty providers in generating bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.

28. (Previously Presented) The software of Claim 20, further operable to:  
receive bids on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item from one or more warranty provider computers;

A-10

communicate the bids to the customer computer;  
receive an acceptance of a particular bid from the customer computer; and  
communicate the acceptance of the particular bid to the warranty provider computer  
that communicated the accepted particular bid.

29. (Previously Presented) A system for enabling an automated computer-implemented warranty transaction, comprising:

means for receiving a warranty request from a customer computer:

the warranty request specifying a particular item that a customer desires to cover  
under a warranty;

the warranty request comprising an identification of the particular item and desired  
warranty coverage characteristics of the warranty under which the particular item is to be  
covered; and

the warranty request enabling:

automated generation of a plurality of warranty packages for the particular  
item, each specific to the warranty request, based on one or more rules each associating  
historical data for generic items with one or more warranty coverage characteristics for  
generic items; and

automated communication of a customer-selected one of the plurality of  
request-specific warranty packages automatically generated for the particular item for  
bidding on the customer-selected one of the plurality of request-specific warranty  
packages automatically generated for the particular item;

means for, in response to receiving the warranty request from the customer computer,  
automatically accessing, from one or more sources other than the warranty request,  
historical data for the particular item;

means for, in response to automatically accessing the historical data for the particular  
item, automatically generating, using a warranty generation engine, a plurality of warranty  
packages for the particular item, each specific to and comprising warranty coverage  
characteristics consistent with the warranty request, according to the historical data for the  
particular item and one or more rules each associating historical data for generic items with  
one or more warranty coverage characteristics for generic items;

A-11

means for, in response to automatically generating the plurality of request-specific warranty packages for the particular item, automatically communicating the plurality of request-specific warranty packages automatically generated for the particular item to the customer computer;

means for receiving a customer selection of at least one of the plurality of request-specific warranty packages automatically generated for the particular item from the customer computer; and

means for, in response to receiving the customer selection one of the plurality of request-specific warranty packages automatically generated for the particular item, automatically communicating the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item to one or more warranty provider computers for bidding on the customer-selected one of the plurality of request-specific warranty packages automatically generated for the particular item.





WARRANTY DIRECT - About Us: Auto Warranty, Car Warranty, Boat Warranty, RV Warranty, Motorcycle W - Microsoft Internet Explorer p

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## ABOUT WARRANTY DIRECT

ABOUT US  
FAQS  
OUR CUSTOMERS  
GET A QUOTE


COVERAGE

AUTO  
RV  
BOAT  
MOTORCYCLE  
SNOWMOBILE  
ATV  
JET SKI

PARTNERS

**WebAssured**  
WebAssured.com

**VeriSign**  
Trust Network



(800)632-4222

**Warranty Direct** GET A QUOTE

Warranty Direct is the leading direct marketer of extended warranties in the country and was founded on the basis of providing the consumer with the "Best warranty plan for the Best price". Vehicles covered include autos, rvs, boats, motorcycles, snowmobiles, atvs and jet skis. Having sold and serviced over 1,000,000 extended warranty policies, Warranty Direct knows how to offer you the most extensive protection at the most competitive price.

**Protection** GET A QUOTE

All Warranty Direct extended warranties are backed for your protection by one of the fifty (50) largest property/casualty insurance operations in the country, whose ratings are as follows:

A.M. Best's - "A" - Excellent

Duff & Phelps - "A+" - Claims Paying Ability

Standard & Poor's - "A+" - Claims Paying Ability


Moody's - "A3" - Insurer Solvency Rating

**Security** GET A QUOTE

With Warranty Direct you can be sure we'll be here when you need us. A portion of every contract purchase price is deposited in our insured "Claims Reserve Account". This account is established to ensure sufficient funds are always available to pay a covered claim. For an extra layer of protection, each service contract is underwritten by an "A" rated nationwide insurance group with assets in excess of \$3 Billion.

**Assurance** GET A QUOTE

Warranty Direct is a charter member of the Web Assurance Bureau and believes that it is of utmost importance that Internet commerce be conducted with the highest standards of business ethics.



Web Assurance Bureau

WebAssured.com is the Internet's first consumer protection service where merchants are certified, and your purchases are guaranteed! The Web Assurance Bureau (WAB) was founded in 1995 making it a true pioneer in the Internet industry. In July of 1999, The On-line Consumer Confidence Bureau, Inc. acquired WAB, renaming it **WebAssured.com**. In this new configuration, the mission of WebAssured.com is to provide the mechanism by which on-line consumers and merchants self-regulate to a universal standard of business ethics.

As reputable members of the global Internet commerce community, we hereby agree:

**Section I : Ethics**  
To deliver what we promise and promise only what we can deliver. To deal honestly and fairly with customers. to accurately represent who we are and what we do. To fulfill all warranty claims within a reasonable period of time.

**Section II : Complaints**  
To promptly respond to all customer complaints and employ our best efforts to fairly resolve all legitimate complaints in a timely fashion.

**Section III : Advertising**  
To ensure to the best of our ability that no documents containing false statements are distributed

Start [Icons] WARRANTY DIR Information on Wabs Wednesday, April 16, 2003

WARRANTY DIRECT About Us Auto Warranty Car Warranty Boat Warranty RV Warranty Motorcycle W Microsoft Internet Explorer p

http://web.archive.org/web/20000411140327/www.warrantydirect.com/aboutus.html

**VeriSign**  
Trust Network

**Duff & Phelps - "A+" - Claims Paying Ability**  
**Standard & Poor's - "A+" - Claims Paying Ability**  
**Moody's - "A3" - Insurer Solvency Rating**

**Security** [GET A QUOTE](#)

With Warranty Direct you can be sure we'll be here when you need us. A portion of every contract purchase price is deposited in our insured "Claims Reserve Account". This account is established to ensure sufficient funds are always available to pay a covered claim. For an extra layer of protection, each service contract is underwritten by an "A" rated nationwide insurance group with assets in excess of \$3 Billion.

**Assurance** [GET A QUOTE](#)

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**WebAssured**  
Web Assurance Bureau

WebAssured.com is the Internet's first consumer protection service where merchants are certified, and your purchases are guaranteed! The Web Assurance Bureau (WAB) was founded in 1995 making it a true pioneer in the Internet industry. In July of 1999, The On-line Consumer Confidence Bureau, Inc. acquired WAB, renaming it WebAssured.com. In this new configuration, the mission of WebAssured.com is to provide the mechanism by which on-line consumers and merchants self-regulate to a universal standard of business ethics.

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**Section III : Advertising**  
To ensure to the best of our ability that no documents containing false statements are distributed on-line.

**Section IV : Adherence to laws**  
To abide by all laws of any federal body which has governing jurisdiction in the locale in which our business is chartered, incorporated, and/or registered.

**Section V : Privacy**  
To implement a privacy policy which embodies principles of fair information practices approved by the government and prominent industry organizations.

**Contact Us** [GET A QUOTE](#)

Email: [info@warrantydirect.com](mailto:info@warrantydirect.com)  
Phone: (800) 632-4222  
Open from 9 AM to 9 PM ET Monday-Friday  
10 AM to 2 PM ET Saturday

Warranty Direct - Mailing address:  
333 Earle Ovington Blvd.  
Uniondale, NY 11553


This Web Site is intended solely for the purpose of providing general information with respect to vehicle service contracts and extended warranties. You must refer to the actual vehicle service contract or extended warranty to obtain specific information about definitions, terms and conditions, coverages, benefits, claim instructions, exclusions, and special state requirements.

Wednesday, April 16, 2003

WARRANTY DIR. Information on Warranties

Warranty Direct, your shop for extended Warranties - Microsoft Internet Explorer provided by USPTO

http://web.archive.org/web/19981212033946/http://www.warrantydirect.com/




UK  
Click here

## Welcome to Warranty Direct

Click on vehicle of choice

- ☐ Save up to 60%.
- ☐ Most comprehensive programs.
- ☐ Fully insured.
- ☐ Toll free assistance.
- ☐ Nationwide protection.
- ☐ Interest free finance programs available.
- ☐ All major credit cards accepted.



**Web Assurance Bureau**

**Warranty Direct's Mailing address :**  
 734 Franklin Avenue, Suite 364  
 Garden City, N.Y. 11530

Email: [info@warrantydirect.com](mailto:info@warrantydirect.com)  
 phone: (800)632-4222  
 Fax: (516)222-1830

Wednesday, April 16, 2003

Information on  
Warranty Direct

Page 4 of 33

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### Free Quotes

Welcome to Warranty Direct's Automated Quote System. To receive a free No Obligation quote simply fill out the information below and click the "Make Your Selections, click here for Quote" text.

Name		Email		Telephone	
Vehicle Year	1999	Make/Model	Acura 4 Cyl.		
Current Miles	1 > 1 - 18000	Coverage	3 > Gold		

☒ \$50.00 Deductible (Standard) ☐ No deductible ☐ \$100.00 Deductible  
☐ 4X4/AWD ☐ Turbo ☐ Diesel

**Make your selections, click here for a quote!**

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Welcome to Warranty Direct's Automated Quote System. To receive a free No Obligation quote simply fill out the information below and click the "Make Your Selections, click here for Quote" text.

Name		Email		Telephone	
Vehicle Year		1999	Make/Model		Acura 4 Cyl.
Current Miles		1 > 1 - 18000	Coverage		3 > Gold

☐ \$50.00 Deductible (Standard) 
 ☐ No deductible 
 ☐ \$100.00 Deductible

☐ 4X4/AWD 
 ☐ Turbo 
 ☐ Diesel

1 > Diamond  
 2 > Platinum  
 3 > Gold  
 4 > Silver

**Make your selections, click here for a quote!**

☐

☐

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Name		Email		Telephone	
Vehicle Year	1999	Make/Model	Acura 4 Cyl.		
Current Miles	1 > 1 - 18000	Coverage	Acura 4 Cyl.		

☒ \$50.00 Deductible (Standard)
 ☐ No deductible
 ☐ \$100.00 Deductible  
☐ 4X4/AWD
 ☐ Turbo
 ☐ Diesel

**Make your selections, click here for**

Acura All Except  
 Acura NSX, Not Covered  
 Acura RL  
 ARO All Models  
 Audi 4 Cyl.  
 Audi All except  
 BMW 12 Cyl.  
 BMW 4 Cyl.  
 BMW 6 Cyl.  
 BMW 8 Cyl.

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### Free Quotes

Welcome to Warranty Direct's Automated Quote System. To receive a free No Obligation quote simply fill out the information below and click the "Make Your Selections, click here for Quote" text.

Name		Email		Telephone	
Vehicle Year		1999	Make/Model		Acura 4 Cyl.
Current Miles		1 > 1 - 18000	Coverage		3 > Gold

☒ \$50.00 Deductible (Standard) 
 ☐ No deductible

☐ 4X4/AWD 
 ☐ Turbo 
 ☐ Diesel

Deductible  
 2 > 18001 - 36000  
 4 > 36001 - 50000  
 5 > 50001 - 60000

**Make your selections, click here for a quote!**

☐   
☐

Wednesday, April 16, 2003



Warranty Direct's FAQ's for extended warranties - Microsoft Internet Explorer provided by USPTO

http://web.archive.org/web/19981201175829/www.warrantydirect.com/faq.html

Click on vehicle of choice

Web Assurance Bureau

## Frequently Asked Questions

We've compiled a list of our customers most commonly asked questions. Feel free to e-mail us at [Info@warrantydirect.com](mailto:Info@warrantydirect.com), call us at (800) 632-4222 or fax us at 516-222-1830 should you have any additional questions. We'll be more than happy to assist you.

1. What is a Vehicle Service Contract/Extended Warranty and why do I need one?
2. Can't I get this kind of protection through my dealer or manufacturer?
3. If I request a price quote, am I obligated to purchase a service contract/extended warranty from Warranty Direct?
4. How do I purchase an extended warranty from Warranty Direct?
5. What if I sell my vehicle?
6. How does this work? What do I do if I have a failure?
7. What if I have a failure far from home?
8. Other than mechanical protection, do I get anything else with my Warranty Direct coverage?
9. How do I file a claim? How many claims can I file before my contract gets canceled?
10. How can I pay for Warranty Direct coverage?
11. What if I buy from Warranty Direct and the company goes out of business? Do I get stuck with a worthless piece of paper?
12. I still have time left on my factory warranty. Why purchase a vehicle service contract/extended warranty now?

**Q: What is a Vehicle Service Contract/Extended Warranty and why do I need one?**

**A: Every new vehicle comes from the manufacturer with a basic factory warranty. This written agreement states that the manufacturer will repair or replace most parts of the vehicle in the event of a mechanical malfunction for a limited amount of time or miles. This is usually "Bumper-to-Bumper" coverage. Once the warranty expires, you have nothing to protect you from expensive vehicle repairs. Sure, some manufacturers will include additional power train coverage along with their factory warranty, but this warranty only covers the 29 or so parts through which oil flows. (The typical vehicle contains 1,300 or 1,400 parts in total.) Warranty Direct coverage is protection that assures that you will be paid for both parts and labor required on covered mechanical systems in your vehicle for a specified amount of time and/or mileage. With the average length of vehicle ownership rising, the risk of failure and costly repairs is increasing dramatically. Free yourself from unexpected repair bills like these. Warranty Direct can protect your vehicle and your budget with the coverage that best suits your**

Wednesday, April 16, 2003

Warranty Direct's FAQ's for extended warranties - Microsoft Internet Explorer provided by USPTO

http://web.archive.org/web/19981201175829/www.warrantydirect.com/faq.html

Direct can protect your vehicle and your budget with the coverage that best suits your needs. Whether you own or plan to purchase or lease a Car, Light Truck, Motor Home, Travel Trailer, Motorcycle, Jet Ski, ATV or Powerboat, Warranty Direct has a service plan that's just right for you.

[back up](#)

**Q: Can't I get this kind of protection through my dealer or manufacturer?**

**A: Sure you could. But, plan on paying as much as 60% more for the similar coverage. Also, most other warranties don't allow for renewals. Warranty Direct coverage is renewable for as long as you own your vehicle. What's more, all factory and many dealer plans require you to use their repair facilities. If you buy a GM warranty, you have to go to a GM shop to use it. It's the same with the other manufacturers and most dealer service contract programs. This isn't the case with Warranty Direct coverage. We honor the work of any qualified repair facility. With Warranty Direct, you have the freedom to go wherever you like for repair service, throughout the United States and Canada.**

[back up](#)

**Q: What if I buy from Warranty Direct and the company goes out of business?**

**A: As a subsidiary of one of the best public companies in the service contract industry and the leading direct marketer of extended warranties, we will be around for a very long time. However, all Warranty Direct service contracts are reinsured. The reinsurer of Warranty Direct extended warranties is one of the fifty (50) largest property/casualty insurance operations in the country and carries the following ratings:**

A.M. Best's -	'A' Excellent
Duff & Phelps -	'A+' - Claims Paying Ability
Standard & Poor's -	'A+' Claims Paying Ability
Moody's -	'A3' - Insurer Solvency Rating

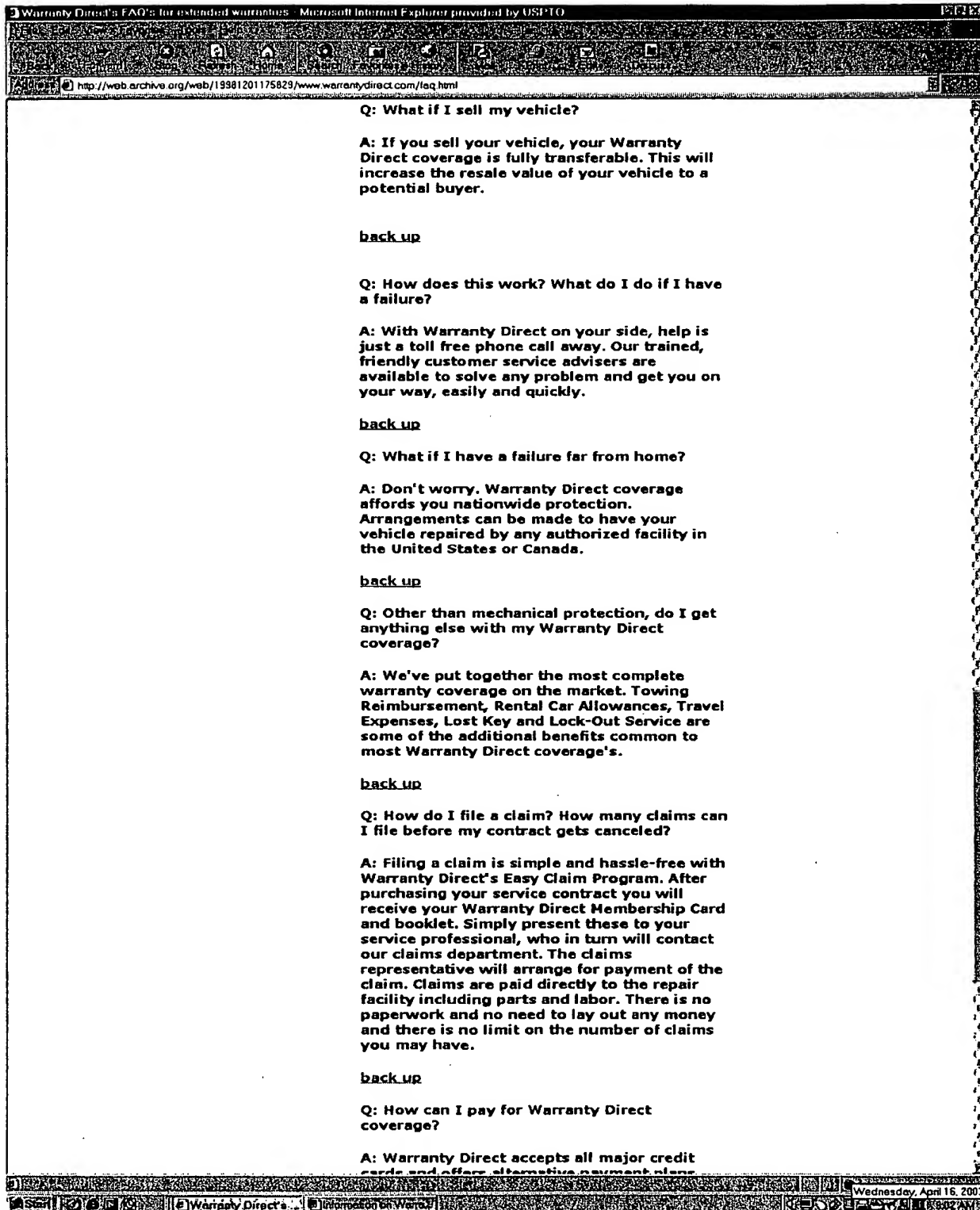
[back up](#)

**Q: I still have time left on my factory warranty. Why purchase service contract/extended warranty now?**

**A: Benefits of the extended warranty including towing, rental, lost key/lockout and travel benefits may be used immediately. In addition, now is precisely the time to buy coverage because Warranty Direct can offer you the very lowest price on a warranty when your vehicle is young and has low mileage. It's very similar to life insurance. When you act now, you not only save money on the warranty price, you lock in today's prices, for tomorrow's repairs.**

[back up](#)

Warranty Direct's  
Wednesday, April 16, 2003



Warranty Direct's FAQ's for extended warranties - Microsoft Internet Explorer provided by USPTO

http://web.archive.org/web/19981201175829/www.warrantydirect.com/faq.html

**back up**

**Q: How do I file a claim? How many claims can I file before my contract gets canceled?**

**A: Filing a claim is simple and hassle-free with Warranty Direct's Easy Claim Program. After purchasing your service contract you will receive your Warranty Direct Membership Card and booklet. Simply present these to your service professional, who in turn will contact our claims department. The claims representative will arrange for payment of the claim. Claims are paid directly to the repair facility including parts and labor. There is no paperwork and no need to lay out any money and there is no limit on the number of claims you may have.**

**back up**

**Q: How can I pay for Warranty Direct coverage?**

**A: Warranty Direct accepts all major credit cards and offers alternative payment plans that make having Warranty Direct protection affordable.**

**back up**

**Q: If I request a quote, am I obligated to purchase from Warranty Direct?**

**A: Absolutely not. When you receive a price quote and/or other information about Warranty Direct and its products, you are never under any obligation to buy anything. Any personal information you provide is kept completely confidential. It is used strictly for the purpose of determining a price and nothing more. You will find that Warranty Direct offers the best protection for the best price anywhere. Don't settle for less!**

**back up**

**Q: How do I purchase an Extended Warranty from Warranty Direct?**

**A: We've made it simple to purchase Extended Warranty protection for your vehicle. You can purchase your warranty securely online, call us toll-free at (800) 632-4222 or fax us at 516-222-1830. Feel free to e-mail us or call or fax us with any questions that you may have. We accept Visa, Mastercard, American Express, Discover and personal checks or money orders. All orders are processed immediately.**

Warranty Direct's Mailing address :  
734 Franklin Avenue, Suite 364  
Garden City, N.Y. 11530

Email: [info@warrantydirect.com](mailto:info@warrantydirect.com)  
phone: (800) 632-4222  
Fax: (516) 222-1830


Wednesday, April 16, 2003


Why buy an extended warranty from Warranty Direct - Microsoft Internet Explorer provided by USPTO

http://web.archive.org/web/19981203120410/www.warrantydirect.com/why.html

**Click on vehicle of choice**

- ☐
- ☐
- ☐
- ☐
- ☐
- ☐
- ☐

  
Web Assurance Bureau



Why purchase with Warranty Direct?

**Best Value**

Warranty Direct provides extended warranty protection directly to you, the consumer at savings of up to 60%. These savings, along with our four (4) levels of coverage allow you to choose the best value for your needs.

**Maximum Coverage**

Warranty Direct offers the most comprehensive extended warranties on the market. You select the coverage and options that best suit your needs and your budget.

**Fully Insured**

All Warranty Direct extended warranties are backed for your protection. The reinsurer of Warranty Direct extended warranties is one of the fifty (50) largest property/casualty insurance operations in the country, and carries the following ratings:

A.M. Best's -	"A" - Excellent
Duff & Phelps -	"A+" - Claims Paying Ability
Standard & Poor's -	"A+" - Claims Paying Ability
Moody's -	"A3" - Insurer Solvency Rating

**Professional Administration**

Warranty Direct extended warranties are administered by an experienced, publicly held administrator which has provided expert help to over 750,000 extended warranty holders since they were founded in 1980.

**Nationwide Protection**

Warranty Direct coverage is effective wherever you travel. Arrangements can be made to have repairs performed by any authorized repair facility in the United States or Canada.

**Toll Free Assistance**

Trained, friendly customer service advisers are available to assist you with claims, cancellations, transfers and any questions you may have. In case of claims, our advisers are available Monday through Saturday so you can be back on the road easily and quickly.

**Increased Resale Value**

With a Warranty Direct extended warranty in force, your vehicle will be worth more at resale time. Your Warranty Direct coverage can be transferred to the next private purchaser of your vehicle.

Warranty Direct's Mailing address :  
734 Franklin Avenue, Suite 364  
Garden City, N.Y. 11530

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Why buy an exten... Information on Warrant...

Warranty Direct's : the map - Microsoft Internet Explorer provided by USPTO

http://web.archive.org/web/19990508150355/www.warrantydirect.com/map.html

Diamond Platinum Gold Silver

Diamond Platinum Silver Gold

WARRANTY DIRECT

The best Value for your \$

RV Coverage

WARRANTY DIRECT

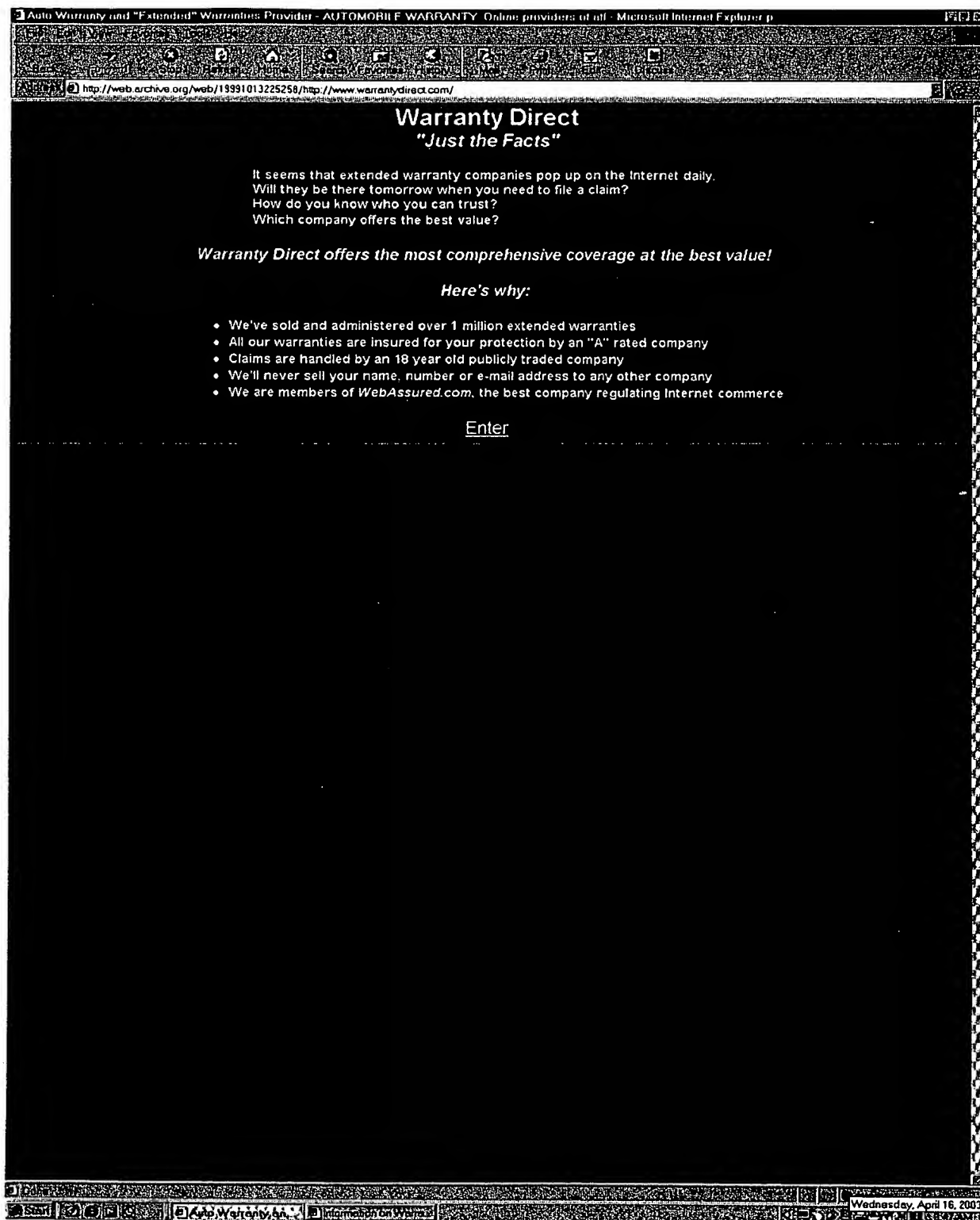
Outboard Inboard

WARRANTY DIRECT

WARRANTY DIRECT

Warranty Direct is  
 Located at:  
 734 Franklin Telephone#:(800)632-4222  
 Avenue, Suite # 364 Fax#:(516)222-1830  
 Garden City, N.Y. Email:info@warrantydirect.com  
 11530

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Auto Warranty and "Extended" Warranties Provider AUTOMOBILE WARRANTY Online providers of all - Microsoft Internet Explorer

http://web.archive.org/web/20000115094812/www.warrantydirect.com/index.html

**ABOUT US**  
FAQ  
OUR CUSTOMERS

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**HOME**

**COVERAGE**

**AUTO**

- DIAMOND
- PLATINUM
- GOLD
- SILVER

**RV**

**BOAT**

**MOTORCYCLE**

**SNOWMOBILE**

**ATV**

**JET SKI**

**PARTNERS**


**WebAssured**  
THE ASSURED WAY  
WebAssured.com

**VeriSign**  
Trust Network

**24 Hour Roadside Assistance**

**Get a FREE Year NOW!**

**32 K Click Here**



**WARRANTY DIRECT**  
(800) 632-4222

**Why Choose Warranty Direct?**

Warranty Direct is the nations leading direct marketer of extended warranties covering automobiles, recreational vehicles, motorcycles and boats. When you buy from us, you are buying from the source and eliminating the middlemen and additional markups. You pay below retail prices and save up to 60% over what dealerships charge. Our automobile extended warranties are the most comprehensive available, offer sign and drive roadside assistance and are fully insured.

Warranty Direct, Inc., is a wholly owned subsidiary of Interstate National Dealer Services, Inc., one of the nation's largest vehicle warranty and service contract firms. The 19 year old company is publicly traded (NASDAQ: ISTN), with principals who are well established in the automotive field.

Having sold and administered over 1,000,000 warranties, no other company can match their longevity, financial stability and reliability. **Forbes Magazine** named Interstate to their list of "The 200 Best Small Companies In America" for the **THIRD** consecutive year. In evaluating companies, Forbes measured growth and financial stability for the past 5 years.

With Warranty Direct you can be sure we'll be here when you need us. In addition to our financial stability, all our contracts are insured for your protection. A portion of every contract purchase price is deposited in our insured "Claims Reserve Account". This account is established to assure sufficient funds are always available to pay a covered claim. For an extra layer of protection, each service contract is reinsured by an "A" rated nationwide insurance company.

**Most Comprehensive Coverage**

Warranty Direct offers the broadest and most comprehensive coverages available. Choose from up to four different levels of coverage and the widest selection of terms available anywhere. Our "wear and tear" provision offers more coverage than other "mechanical breakdown" plans. We offer true exclusionary Bumper-to-Bumper Diamond coverage and more affordable named component plans to fit your vehicle and budget.

Warranty Direct lets you use the repair facility of your choice and pays your claim quickly and efficiently over the phone via credit card. Your repair facility can even choose our new automated telephone payment option and get paid even faster. You simply pay your deductible (if any). We cover parts, labor and even sales tax (if applicable).

We believe that a quality warranty will speak for itself. Warranty Direct lists **ALL** of our coverages and **ALL** of our prices online. If a warranty company does not provide complete online information about their products or pricing, it probably means that the company does not want you to compare it to the competition. If a warranty company requires you to call or e-mail them in order to obtain enough information to make an informed buying decision, will they treat you any better when you need to make a warranty claim? Beware of misleading coupons offered to you. With Warranty Direct, you'll get our everyday low prices online, anytime. You can finalize the purchase either online or by calling one of our Warranty Advisors.

**And More**

**Peace of Mind** - protection against out of pocket costly repairs  
**Nationwide Protection** - repair throughout the U.S. and Canada  
**Guaranteed Coverage** - for the life of the contract regardless of claims  
**Parts & Labor Coverage** - included on all covered components  
**Prompt Claim Payment** - no time consuming paper work  
**Financial Security** - contracts reinsured by an "A" rated insurance company

**Contact Us**

**Email: [info@warrantydirect.com](mailto:info@warrantydirect.com)**  
**Phone: (800) 632-4222**  
**Open from 9 AM to 9 PM ET Monday-Friday**  
**10 AM to 2 PM ET Saturday**

**Warranty Direct - Mailing address:**  
704 Franklin Avenue, Suite 304  
Garden City, N.Y. 11530

This web site is intended solely for the purpose of providing general information with respect to vehicle service contracts and extended warranties. You must refer to the actual vehicle service contract or extended warranty to obtain specific information about definitions, terms and conditions, coverages, benefits, claim instructions, exclusions, and special state requirements.

Auto Warranty, Inc. Information on Warranty

Wednesday, April 16, 2003



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Engine			
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Transmission			
Drive Axle(s)			
Suspension			Front Only
Brakes			
AC			
Interior/Exterior			
Seals & Gaskets			

**Click On Coverages Below For Details**  
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**BENEFITS :**

In addition to the most comprehensive coverages in the industry, Warranty Direct offers you the most comprehensive benefits package to complement your coverage. No other company offers you these benefits as part of the insured contract.

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**TERMS FOR NEW VEHICLES:** [GET A QUOTE](#)

3Yr/45,000Miles	5Yr/75,000Miles 5Yr/100,000Miles	6Yr/60,000Miles 6Yr/72,000Miles 6Yr/100,000Miles	7Yr/70,000Miles 7Yr/85,000Miles 7Yr/100,000Miles
4Yr/60,000Miles	5Yr/150,000Miles		

New vehicles are those with full factory warranty remaining. For cars still under the factory warranty, Warranty Direct plans begin on the day you buy them, not the original purchase date of the vehicle. Quite simply, we offer you more time than the others. For example, if you buy a 7 year / 100,000 mile plan today, it will expire 7 years from today or when your odometer reaches 100,000 miles.

**TERMS FOR USED VEHICLES:** [GET A QUOTE](#)

13Mo/13,000Miles 49Mo/49,000Miles	25Mo/25,000Miles 61Mo/61,000Miles	37Mo/37,000Miles
--------------------------------------	--------------------------------------	------------------

Warranty Direct coverage on a used vehicle (one not under factory warranty) begins 30 days and 1000 miles from the date and odometer reading at the time of purchase.

**Rising Repair Costs** [GET A QUOTE](#)

**Don't pay twice for your engine, transmission or other vehicle components!**

Repair	Average Cost without Warranty Direct Currently	Average Cost with Warranty Direct
Engine	\$3,488	\$0 - 100

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**Suspension**

**Brakes**

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**Interior/Exterior**

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**Click here to read more on benefits**

**TERMS FOR NEW VEHICLES:**

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4Yr/60,000Miles	5Yr/100,000Miles	6Yr/72,000Miles	7Yr/85,000Miles
	5Yr/150,000Miles	6Yr/100,000Miles	7Yr/100,000Miles

New vehicles are those with full factory warranty remaining. For cars still under the factory warranty, Warranty Direct plans begin on the day you buy them, not the original purchase date of the vehicle. Quite simply, we offer you more time than the others. For example, if you buy a 7 year / 100,000 mile plan today, it will expire 7 years from today or when your odometer reaches 100,000 miles.

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**Rising Repair Costs**

Don't pay twice for your engine, transmission or other vehicle components!

Repair	Average Cost without Warranty Direct Currently	Average Cost with Warranty Direct
Engine	\$3,488	\$0 - 100
Drive Axle	\$1,203	\$0 - 100
AC Repair	\$564	\$0 - 100

\*Warranty Direct offers deductibles of: \$0, \$50 or \$100

**Contact Us**

Email: [info@warrantydirect.com](mailto:info@warrantydirect.com)  
Phone: (800) 632-4222  
Open from 9 AM to 9 PM ET Monday-Friday  
10 AM to 2 PM ET Saturday

Warranty Direct - Mailing address:  
330 Earle Ovington Blvd.  
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**DIAMOND COVERAGE :** [GET A QUOTE](#)

Warranty Direct's Diamond coverage offers maximum protection, covering virtually every one of your vehicles' mechanical and electrical parts for mechanical failures and wear-and-tear. Designed to pick up where your manufacturer's warranty leaves off, it ensures you that your vehicle is never without protection. Many so-called bumper-to-bumper plans exclude the hi-tech components found in today's vehicles. Our Diamond coverage protects such things as factory installed stereo and security systems, CV boots, heated seats, electric mirrors and more.

**With Warranty Direct, if it's not listed below, it's covered!**

Carburetor; battery; shock absorbers; manual transmission clutch assembly; friction clutch disc and pressure plate; throw out bearing; manual and hydraulic linkages; distributor cap and rotor; safety restraint systems (including air bags); glass; lenses; sealed beams; light bulbs; brake rotors and drums; exhaust and emission systems; weather strips; trim; moldings; bright metal; chrome; upholstery and carpet; paint; outside ornamentation; bumpers; body sheet metal and panels; tires; wheels/rims; GPS navigation systems; phone systems and TV/Video/Entertainment systems.

Maintenance services and parts described described in your vehicle's owner's manual as supplied by the manufacturer and other normal maintenance services and parts including, but not limited to: Alignments, Wheel Balancing, Tuneups, Spark plug wires, Glow plugs, Hoses, Drive belts, Brake pads, Linings and shoes, and wiper blades.

**Note:** Filters, Lubricants, Coolants, Fluids, and Refrigerants will be covered only if replacement is required due to a covered failure.

**PLATINUM COVERAGE :** [GET A QUOTE](#)

**Note:** All components listed below include a "wear and tear" provision. The parts need not break for you to be covered. If they wear out prematurely, you're covered with Warranty Direct.

**ENGINE (GAS AND DIESEL)** All internally lubricated engine parts including: Pistons, Piston Rings, Piston Pins, Crankshaft and Main Bearings, Connecting Rods and Bearings, Camshaft and Bearings, Timing Chain or Belt, Timing Gears, Intake and Exhaust Valves, Valve Springs, Valve Guides, Oil Pump, Push Rods, Rocker Arms, Rocker Arm Shafts, Hydraulic and Solid Lifters; Intake Manifold; Distributor Shaft and Housing; Harmonic Balancer; Metal Valve Covers; Timing Gear Cover; Air Cleaner and Housing; Water Pump; Fuel Pump (Mechanical or Electric); Oil Pump; Vacuum Pump; Thermostatically Controlled Air Intake; Engine Block and Heads are covered if damaged by the Failure of an internally lubricated moving part.

**COOLING:** Radiator, Fan Clutch and Fan; Engine Cooling Fan Motors; Heater Core.

**FUEL DELIVERY:** Fuel Injector Metering Pump; Fuel Injectors; Fuel Distributor; Diesel Injection Pump; Fuel Tank; Metal Fuel Lines.

**TURBOCHARGER/SUPERCHARGER:** All internal parts; Housing is covered if damaged by the Failure of an internally lubricated moving part.

**TRANSMISSION (AUTOMATIC AND STANDARD):** All internal parts; Torque Converter; Vacuum Modulator; Mounts; Covers, Pans and Cases are covered if damaged by the Failure of an internally lubricated moving part. Note: No coverage is afforded for Clutch Assembly; Pressure Plate; Flywheel; Throwout Bearing; Worm Synchronizers or Cables.

**TRANSFER UNIT (4X4):** All internal parts; The Transfer Case is covered if damaged by the Failure of an internally lubricated moving part.

**DRIVE AXLE(S):** All internal parts; CV/Tripod joints; Differential Case is covered if damaged by Failure of an internally lubricated moving part.

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**STEERING (POWER AND MANUAL):** All internal parts in Rack and Pinion; all internal parts in Recirculating Ball Housing; Couplings; Gear Housing; Power Steering Pump; Steering Main and Intermediate Shafts; Power Cylinder Assembly; Power Steering Cooler; Control Valve; Pitman Arm; Idler Arm; Tie Rod Ends; Drag Link.

**FRONT AND REAR SUSPENSION:** Upper and Lower Control Arms, Control Arm Shafts and Bushings; Upper and Lower Ball Joints; Steering Knuckles; Stabilizer Shaft, Unk and Bushings; King Pins and Bushings; Strut Bar and Bushings; Spindles and Spindle Supports; Macpherson Struts; Shackle Bushings and Eye Bushings; Springs, Torsion Bars and Bushings; Stabilizer Linkage and Bushings; Wheel Bearings and Seals; Automatic Levelling Unit Compressor, Sensor and Limiter Valve.

**ELECTRICAL:** Alternator and Voltage Regulator; Starter Motor, Starter Drive and Starter Solenoid; Front Wiper Motor including Internal Circuit Board, Relay and Delay Switch; Manually Operated Switches including those for Power Windows, Power Seats, Turn Signals, Cruise Control, Headlamps, Brake Lights and Emergency Warning Flashers; Horn Button; Power Door Lock Actuators; Power Seat Motors; Power Window Motors, Regulators and Drives; Fuel Gauge Sending Unit; Heated Back Glass; Rear Wiper Motor; Heater Blower Motor; Horn; Factory Installed Sunroof Motor and its Wiring Harness; Convertible Top Motor; Power Antenna Motor and Mast.

**BRAKES:** Master Cylinder; Power Assist Booster and Valve; Wheel Cylinders; Calipers; Combination Valve; Steel Lines and Fittings; Backing Plates; Vacuum Assist Booster Pump; Springs, Clips and Retainers; Self Adjusters; Rear Activators; Parking Brake Linkage and Cables.

**ANTI LOCK BRAKES (ABS):** Electronic Control Unit; Anti Lock Computer Module; Wheel Speed Sensors/Exciters; Proportioning Valves; High Pressure Hydraulic Pump; Electro-Hydraulic Proportioning Control Valves; Accumulator.


**AIR CONDITIONING:** Compressor; Internal assembly including Pistons, Rods, Bearings, Valves and Shafts; Clutch; Coil and Pulley; Orifice Tube; Condenser; Evaporator; Expansion Valve; Dryer Tank; Accumulator; POA Valve; Hi/Low Pressure Cut Off Switch; Ducts and Outlet Hoses; Automatic Temperature Control Programmer Note:-If system has R-12 refrigerant, R-12 will be used for replacement while supplies last. If R-12 is not available, the system will be converted to use R-134a refrigerant to meet environmental standards. If replacement is due to a covered component failure, this Contract will cover the conversion. If due to a non-covered failure, Contract Holder is responsible.

**ELECTRONICS:** Anti Detonation Sensor; ESC/EEC/ECM Sensor and Module; Oxygen Sensor; Electronic Module Retard Vacuum Switch; Electronic Ignition Module; Igniter; Electronic Digital Instrument Cluster; Electronic Driver Information Display and Module; Instrument Panel Printed Circuit Board; Remote Keyless Entry Module; Cruise Control Servo, Module and Transducer; Compass; Thermometer.

**INTERIOR/EXTERIOR:** Glove Box Door and Hinge; Manually Operated Seat Tracks; Interior and Exterior Door Handles; Door Hinges; Map/Courtesy Light Assembly; Hood, Trunk and Hatch Gas Cylinders; Hood, Trunk and Hatch Hinges; Bumper Energy Absorbers; Speedometer Head.

**SPORT UTILITY:** Step Bumpers and Mounting Brackets; Spare Tire Carrier, Swing Arm, Pivots, Latches and Locks; Factory Installed Running Boards; Swing Out Mirror Arms and Mounts; Pop-Out Or Sliding Side/Rear Window Latches and Hinges; Convenience Bed Liner (not warpage); Tailgate Handle, Lock, Cables, Hinges and Latches; Edge Protectors; Cargo Lamp; Tie Downs. Note: Rust Damage and Failures caused by rust are expressly excluded.

**SEALS AND GASKETS:** Seals and gaskets, if needed, are covered for the following assemblies: Engine; Turbocharger/Supercharger; Transmission; Transfer Unit; Drive Axle(s); Steering; Front Suspension; Rear Suspension; Brakes; Anti-Lock Brakes and Air Conditioning.



**GOLD COVERAGE** **QUOTE**

Note: All components listed below include a "wear and tear" provision. The parts need not break for you to be covered. If they wear out prematurely, you're covered with Warranty Direct.

**ENGINE (GAS AND DIESEL):** All Internally lubricated engine parts including: Pistons, Piston Rings, Piston Pins, Crankshaft and Main Bearings, Connecting Rods and Bearings, Camshaft and Bearings, Timing Chain or Belt, Timing Gears, Intake and Exhaust Valves, Valve Springs, Valve Guides, Oil Pump, Push Rods, Rocker Arms, Rocker Arm Shafts, Hydraulic and Solid Lifters; Intake Manifold; Distributor Shaft and Housing; Harmonic Balancer; Metal Valve Covers; Timing

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**ENGINE (GAS AND DIESEL):** All internally lubricated engine parts including: Pistons, Piston Rings, Piston Pins, Crankshaft and Main Bearings, Connecting Rods and Bearings, Camshaft and Bearings, Timing Chain or Belt, Timing Gears, Intake and Exhaust Valves, Valve Springs, Valve Guides, Oil Pump, Push Rods, Rocker Arms, Rocker Arm Shafts, Hydraulic and Solid Lifters; Intake Manifold; Distributor Shaft and Housing; Harmonic Balancer; Metal Valve Covers; Timing Gear Cover; Air Cleaner and Housing; Water Pump; Fuel Pump (Mechanical or Electric); Oil Pump; Vacuum Pump; Thermostatically Controlled Air Intake; Engine Block and Heads are covered if damaged by the Failure of an Internally lubricated moving part.

**TURBOCHARGER/SUPERCHARGER:** All Internal parts; Housing is covered if damaged by the Failure of an Internally lubricated moving part.

**TRANSMISSION (AUTOMATIC AND STANDARD):** All Internal parts; Torque Converter; Vacuum Modulator; Mounts; Covers, Pans and Cases are covered if damaged by the Failure of an Internally lubricated moving part. Note: No coverage is afforded for Clutch Assembly; Pressure Plate; Flywheel; Throw out Bearing; Worn Synchronizers or Cables.

**TRANSFER UNIT (4X4):** All Internal parts; The Transfer Case is covered if damaged by the Failure of an Internally lubricated moving part.

**DRIVE AXLE(S):** All Internal parts; CV/Tripod Joints; Differential Case is covered if damaged by Failure of an Internally lubricated moving part.

**STEERING (POWER AND MANUAL):** All Internal parts in Rack and Pinion; all Internal parts in Recirculating Ball Housing; Couplings; Gear Housing; Power Steering Pump; Steering Main and Intermediate Shafts; Power Cylinder Assembly; Power Steering Cooler; Control Valve; Pitman Arm; Idler Arm; Tie Rod Ends; Drag Link.

**FRONT SUSPENSION:** Upper and Lower Control Arms, Control Arm Shafts and Bushings; Upper and Lower Ball Joints; Steering Knuckles; Stabilizer Shaft, Link and Bushings; King Pins and Bushings; Strut Bar and Bushings; Spindles and Spindle Supports.


**BRAKES:** Master Cylinder; Power Assist Booster and Valve; Wheel Cylinders; Callipers; Combination Valve; Steel Lines and Fittings; Backing Plates; Vacuum Assist Booster Pump; Springs, Clips and Retainers; Self Adjusters; Rear Activators; Parking Brake Linkage and Cables. Note: - Coverages do not include ABS systems.

**ELECTRICAL:** Alternator and Voltage Regulator; Starter Motor, Starter Drive and Starter Solenoid; Front Wiper Motor Including Internal Circuit Board, Relay and Delay Switch; Manually Operated Switches including those for Power Windows, Power Seats, Turn Signals, Cruise Control, Headlamps, Brake Lights and Emergency Warning Flashers; Horn Button; Power Door Lock Actuators; Power Seat Motors; Power Window Motors, Regulators and Drives.

**AIR CONDITIONING:** Compressor; Internal assembly including Pistons, Rods, Bearings, Valves and Shafts; Clutch; Coil and Pulley; Orifice Tube; Condenser; Evaporator. Note: -If system has R-12 refrigerant, R-12 will be used for replacement while supplies last. If R-12 is not available, the system will be converted to use R-134a refrigerant to meet environmental standards. If replacement is due to a covered component Failure, this Contract will cover the conversion. If due to a non-covered Failure, Contract Holder is responsible.

**ELECTRONICS:** Anti Detonation Sensor; ESC/EEC/ECM Sensor and Module; Oxygen Sensor; Electronic Module Retard Vacuum Switch; Electronic Ignition Module; Igniter; Electronic Digital Instrument Cluster; Electronic Driver Information Display and Module; Instrument Panel Printed Circuit Board; Remote Keyless Entry Module; Cruise Control Servo, Module and Transducer; Compass; Thermometer.

**SEALS AND GASKETS:** Seals and gaskets, if needed, are covered for the following assemblies: Engine; Turbocharger/Supercharger; Transmission; Transfer Unit; Drive Axle(s); Steering; Front Suspension; Brakes and Air Conditioning.

 Top of Page

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## FREQUENTLY ASKED QUESTIONS

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**F A Q - Frequently Asked Questions**

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- What is a Vehicle Service Contract/Extended Warranty?
- Can't I get this kind of protection through my dealer or manufacturer?
- If I request a price quote, am I obligated to purchase a service contract/extended warranty from Warranty Direct?
- How do I purchase an extended warranty from Warranty Direct?
- What if I sell my vehicle?
- What if I need repairs?
- What if I have a claim far from home?
- Other than mechanical protection, do I get anything else with my Warranty Direct coverage?
- How many claims can I file before my contract gets canceled?
- How can I pay for Warranty Direct coverage?
- How can I be sure Warranty Direct will be there when I need them?
- I still have time left on my factory warranty. Why purchase a vehicle service contract/extended warranty now?

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**1: What is a Vehicle Service Contract/Extended Warranty.**

**A:** Once the manufacturer's warranty expires, you have nothing to protect you from expensive vehicle repairs. Warranty Direct's service contract assures that for a specified amount of time and/or mileage, both parts and labor required for replacement or repair of covered mechanical systems in your vehicle will be paid.

[Top of Page](#)

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**2: Can't I get this kind of protection through my dealer or manufacturer?**

**A:** Perhaps. But, plan on paying as much as 60% more for the similar coverage and be required to have the repairs done at the dealer facility. With Warranty Direct, you have the freedom to go for repair service wherever you like throughout the United States and Canada.

[Top of Page](#)

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**3: If I request a price quote, am I obligated to purchase from Warranty Direct?**

**A:** Absolutely not. When you receive a price quote and/or other information about Warranty Direct and its products, you are never under any obligation. Any personal information you provide is kept completely confidential. It is used strictly for the purpose of determining a price and nothing more. You will find that Warranty Direct offers the best protection for the best price anywhere. Don't settle for less!

[Top of Page](#)

Wednesday, April 16, 2003

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**4: How do I purchase an Extended Warranty from Warranty Direct?**


**A:** You can purchase your warranty securely online or call us toll-free at (800) 632-4222. We accept Visa, Mastercard, American Express, Discover and personal checks or money orders. All orders are processed immediately.

 [Top of Page](#)

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**5: What if I sell my vehicle?**


**A:** If you sell your vehicle, your Warranty Direct coverage is fully transferable. This will increase the resale value of your vehicle to a potential buyer.

 [Top of Page](#)

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**6: What if I need repairs?**


**A:** After purchasing your service contract you will receive your Warranty Direct Membership Card and booklet. Simply present these to your service professional, who in turn will contact our claims department. The claims representative will arrange for payment of the claim. Claims are paid directly to the repair facility including parts and labor. There is no paperwork and no need to lay out any money and there is no limit on the number of claims you may have.

 [Top of Page](#)

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**7: What if I have a claim far from home?**


**A:** Warranty Direct coverage affords you nationwide protection. Arrangements can be made to have your vehicle repaired by any authorized facility in the United States or Canada.

 [Top of Page](#)

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**8: Other than mechanical protection, do I get anything else with my Warranty Direct coverage?**


**A:** Towing Reimbursement, Rental Car Allowances, Travel Expenses, Lost Key and Lock-Out Service are some of the additional benefits common to most Warranty Direct coverage's.

 [Top of Page](#)

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**9: How many claims can I file before my contract gets canceled?**

**A:** There is no limit on the number of claims you may have.

 [Top of Page](#)

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Wednesday, April 16, 2003

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Auto Warranty and "Extended" Warranties Provider - AUTOMOBILE WARRANTY Online providers of all Microsoft Internet Explorer p 15/123

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[Top of Page](#)

**9: How many claims can I file before my contract gets canceled?**

**A:** There is no limit on the number of claims you may have.

[Top of Page](#)

**10: How can I pay for Warranty Direct coverage?**

**A:** Warranty Direct accepts all major credit cards and offers alternative payment plans that make having Warranty Direct protection affordable.

[Top of Page](#)

**11: How can I be sure Warranty Direct will be there when I need them ?**

**A:** All Warranty Direct service contracts are reinsured. The reinsurer of Warranty Direct extended warranties is one of the fifty (50) largest property/casualty insurance operations in the country and carries the following ratings:

A.M. Best's -	"A" Excellent
Duff & Phelps -	"A+" - Claims Paying Ability
Standard & Poor's -	"A+" Claims Paying Ability
Moody's -	"A3" - Insurer Solvency Rating

[Top of Page](#)

**12: I still have time left on my factory warranty. Why purchase a vehicle service contract/extended warranty now?**

**A:** Warranty Direct can offer you the very lowest price on a warranty when your vehicle is young and has low mileage. The additional benefits of our extended warranty: Towing, Rental, Lost Key / Lockout and Travel Reimbursement are available Immediately.

[Top of Page](#)

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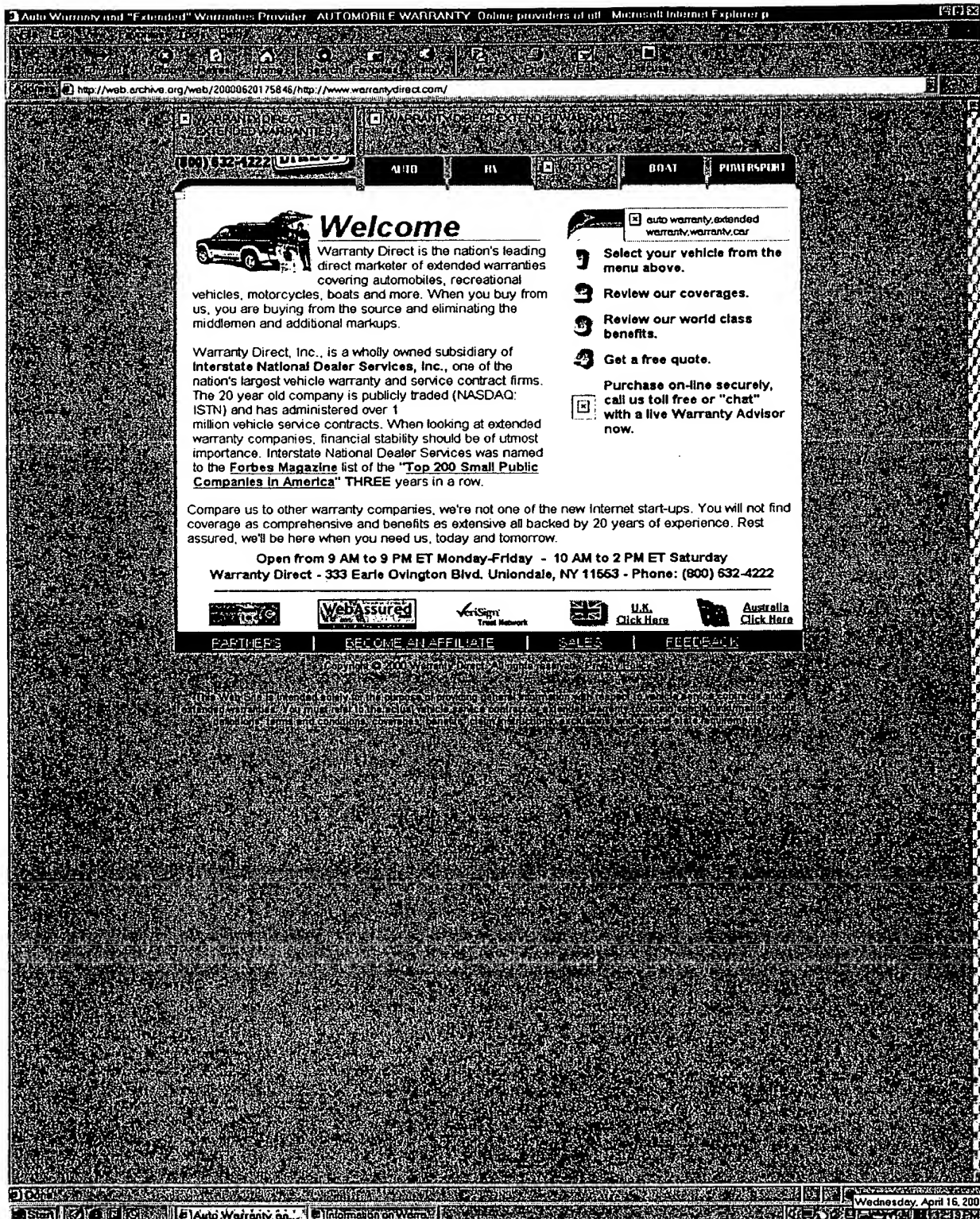
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Email: [info@warrantydirect.com](mailto:info@warrantydirect.com)  
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EXTENDED WARRANTIES

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## Welcome

Warranty Direct is the nation's leading direct marketer of extended warranties covering automobiles, recreational vehicles, motorcycles, boats and more. When you buy from us, you are buying from the source and eliminating the middlemen and additional markups.

Warranty Direct, Inc., is a wholly owned subsidiary of Interstate National Dealer Services, Inc., one of the nation's largest vehicle warranty and service contract firms. The 20 year old company is publicly traded (NASDAQ: ISTN) and has administered over 1 million vehicle service contracts. When looking at extended warranty companies, financial stability should be of utmost importance. Interstate National Dealer Services was named to the *Forbes Magazine* list of the "Top 200 Small Public Companies in America" THREE years in a row.

Compare us to other warranty companies, we're not one of the new Internet start-ups. You will not find coverage as comprehensive and benefits as extensive all backed by 20 years of experience. Rest assured, we'll be here when you need us, today and tomorrow.

Open from 9 AM to 9 PM ET Monday-Friday - 10 AM to 2 PM ET Saturday  
Warranty Direct - 333 Earle Ovington Blvd. Uniondale, NY 11553 - Phone: (800) 632-4222

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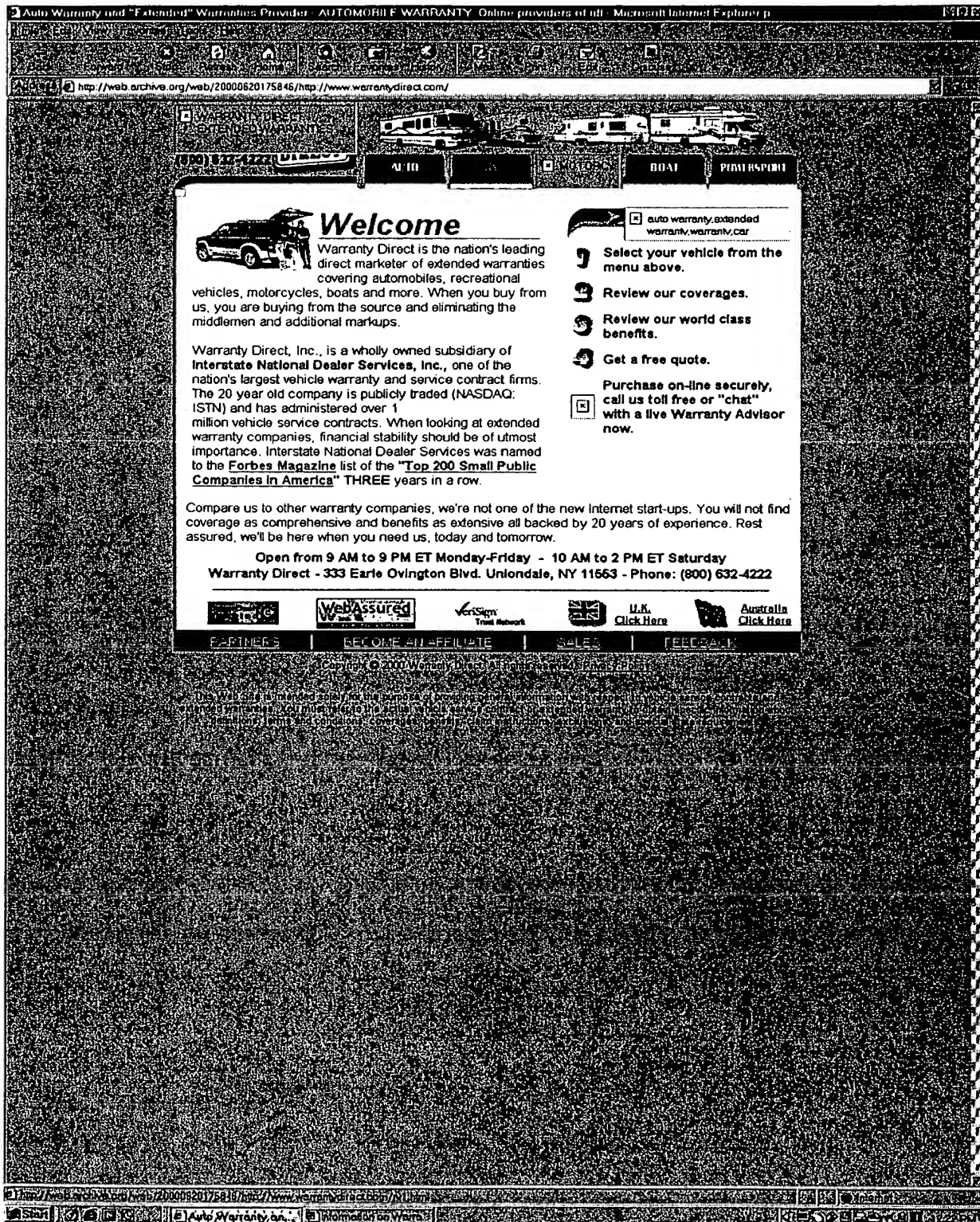
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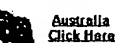
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Compare us to other warranty companies, we're not one of the new Internet start-ups. You will not find coverage as comprehensive and benefits as extensive all backed by 20 years of experience. Rest assured, we'll be here when you need us, today and tomorrow.

Open from 9 AM to 9 PM ET Monday-Friday - 10 AM to 2 PM ET Saturday  
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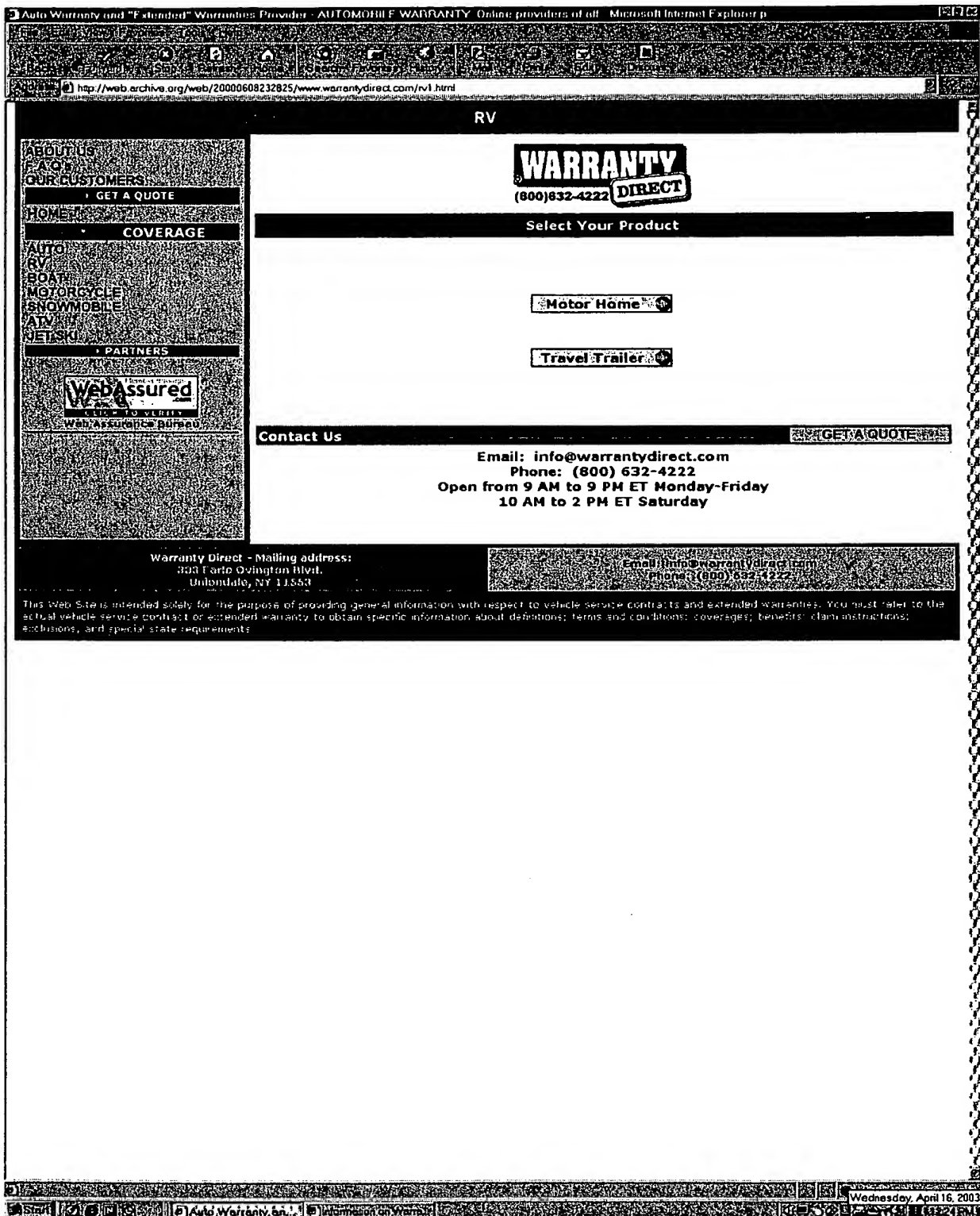
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## MOTORCYCLE

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**PROTECT YOUR MOTORCYCLE** [GET A QUOTE](#)

Your motorcycle is a major investment. Warranty Direct offers comprehensive contracts designed to protect you from the unexpected costs of mechanical breakdowns for four (4) years from the original in-service date. No matter how high the cost of repairs goes, you pay nothing for a covered repair - parts and labor. Should you sell your motorcycle, your extended warranty is transferable to the next owner, offering them the same peace of mind you had, not to mention a higher resale value for you.

**HOW DOES IT WORK?** [GET A QUOTE](#)

With Warranty Direct, the process is simple. If you breakdown, simply take your bike to the repair facility of your choice. We'll even reimburse you up to \$60 for pick-up/delivery service. After purchasing your service contract you will receive your Warranty Direct Membership Card. Simply present these to your service professional, who in turn will contact our claims department. The claims representative will arrange for payment of the claim right over the phone. Claims are paid directly to the repair facility including parts and labor. There is no paperwork and no need to lay out any money and there is no limit on the number of claims you may have.

Our plans are all insured for your protection and include unlimited mileage and a zero deductible. Your bike is protected for 48 months ( 4 years) from the original in-service date. We also offer rental vehicle and travel expense reimbursement. Our extended warranty is truly a blanket of protection.

**COVERAGE:** [GET A QUOTE](#)

**Coverage for 15 Components/Systems**  
(scroll down for detailed listing)

ENGINE	WATER PUMP	FUEL PUMP
TURBOCHARGER	TRANSMISSION	PRIMARY DRIVE
DRIVE AXLE ASSEMBLY	FRONT & REAR SUSPENSION	STEERING
BRAKES	ELECTRICAL	GAUGES
FUEL SYSTEM	TOURING BIKES	SEALS & GASKETS

**BENEFITS:** [GET A QUOTE](#)

**Pick-up & Delivery:** We'll reimburse you up to \$60 when a failure by a covered component disables your motorcycle.

**Rental Reimbursement:** Warranty Direct will pay up to \$30 per day (\$90 maximum) for a rental vehicle should a covered failure cause your motorcycle to remain overnight for repair.

**Travel Expenses:** Should you break down over 100 miles from home, Warranty Direct will pay up to \$75 per day (3 day maximum) for hotel/motel lodging and restaurant meals.

**Zero Deductible:** No matter how high the cost of repairs go, you'll never pay a deductible with Warranty Direct

**Renewable:** Your valuable coverage can be renewed for continuous one year terms as long as you own your Motorcycle.

**Transferable:** Your Warranty Direct coverage can be transferred to the next owner, offering you a higher resale value and the new owner the same peace of mind you had.

**TERMS:** [GET A QUOTE](#)

**Motorcycles**

48 Month term available for motorcycles currently under an original factory warranty of 6 months or more

**COVERAGE SPECIFICS:** [GET A QUOTE](#)

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**COVERAGE SPECIFICS:** [GET A QUOTE](#)

**ENGINE:** All internally lubricated parts; valve covers; intake and exhaust manifolds; oil pump; fan motor; reed valves; engine mounts; cylinder head(s); engine block/crankcase and cylinder barrels if damaged as a result of the failure of an internally lubricated covered engine component.

**WATER PUMP:** Impeller shaft; bearings; bushings and housing.

**FUEL PUMP:** Housing; diaphragms; springs; valves and actuating lever.

**TURBOCHARGER:** Internal parts; vanes; shafts; bearings; bushings waste gate and housing if damage is caused by a Failure of any of the above covered components.

**TRANSMISSION:** All internally lubricated parts contained within the transmission case; gears; bearings; internal drive gears; internal selector mechanism and transmission mounts. Transmission case if damaged as a result of the Failure of an internally lubricated transmission component. (Clutch assembly and cable are not covered).

**PRIMARY DRIVE:** All internally lubricated parts (except clutch and hub assemblies) contained within the primary drive case; all gears; bearings; internal drive gears and chains; internal selector mechanism. Primary drive case if damaged as a result of the Failure of a covered primary drive component.

**DRIVE AXLE ASSEMBLY (Shaft driven motorcycles):** Differential housing; transaxle housing; final drive housing; all internally lubricated parts of the foregoing; axle shafts; constant velocity joints; universal joints; drive shafts; locking hubs; hub bearings; locking rings; supports; retainers and bearings.

**FRONT AND REAR SUSPENSION:** All internally lubricated parts contained within the front fork tubes and front hub; swing arm bearings or bushings; front and rear wheel bearings; frame; swing arm; upper and lower control arms; ball joints; king pins; bushings; and spindle. Front fork tubes and front hub if damaged as a result of the Failure of a covered suspension component.

**STEERING:** Upper and lower steering stem bearings and bushing axle; steering stem; handle bar; steering stem nut, rod ends. Steering stem shaft if damaged a result of the Failure of a covered steering component.

**BRAKE:** Brake backing plates; brake hubs; disc rotors; calipers; master cylinder assembly; hydraulic lines and fittings; drum brake actuating cam; secured hardware.

**ELECTRICAL:** Alternator; starter assembly; manually operated switches; cooling fan motor; wiring harness; Ignition coil(s); rectifier, stator assembly; rotor assembly; CDI control box/electronic ignition control module; magneto; electronic fuel Injection control module and voltage regulator.

**GAUGES:** All factory instrumentation (mechanical and electronic) and electronic instrument sensors.

**FUEL SYSTEM:** Fuel tank; petcock; fuel lines and fittings.

**TOURING BIKES:** Digital dash components; control cables; factory installed sound system. (Speakers are not covered.)

**SEALS AND GASKETS:** Coverage will be extended to include Seals and Gaskets Coverage on covered components.

**Contact Us:** [GET A QUOTE](#)

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Warranty Direct - Mailing address:  
 393 Earle Ovington Blvd.  
 Tonawanda, NY 11553

Email: [info@warrantydirect.com](mailto:info@warrantydirect.com)  
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Auto Warranty, Inc. Information on Warranties



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http://web.archive.org/web/19990508095552/www.warrantydirect.com/auto.html

Click on vehicle of choice



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Warranty Direct Provides four (4) plans of coverage, allowing you to choose the best value for your needs.

**COVERAGE LEVELS :**

<b>DIAMOND</b>	Bumper to Bumper coverage
<b>PLATINUM</b>	17 Components
<b>GOLD</b>	12 Components
<b>SILVER</b>	6 Components

**BENEFITS :**

Travel Expenses	Car Rental
Lost Key, Lockout	Reimbursement
	Towing

**TERMS FOR NEW CARS\*:**

5Yr/75,000MI	5Yr/100,000MI	5Yr/150,000MI
6Yr/60,000MI	6Yr/72,000MI	6Yr/100,000MI
7Yr/70,000MI	7Yr/100,000MI	


**TERMS FOR USED CARS :**

12Mo/12,000MI	24Mo/24,000MI	36Mo/36,000
48Mo/50,000MI	60Mo/60,000MI	

\*Are those with full factory warranty remaining-All terms begin at factory warranty in service date and 0 miles.

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Email: [info@warrantydirect.com](mailto:info@warrantydirect.com)  
Phone: (800)632-4222  
Fax: (516)222-1830

Warranty Direct's Mailing address :  
734 Franklin Avenue, Suite 364  
Garden City, N.Y. 11530

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		Nov 03, 1999	May 10, 2000 *	Nov 27, 2001		
			May 10, 2000 *			
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			May 12, 2000 *			
			May 19, 2000 *			
			May 20, 2000 *			
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			Jun 20, 2000 *			
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			Jul 07, 2000 *			
			Aug 09, 2000 *			
			Aug 23, 2000 *			
			Aug 26, 2000			
			Sep 26, 2000 *			
			Oct 01, 2000 *			
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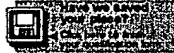
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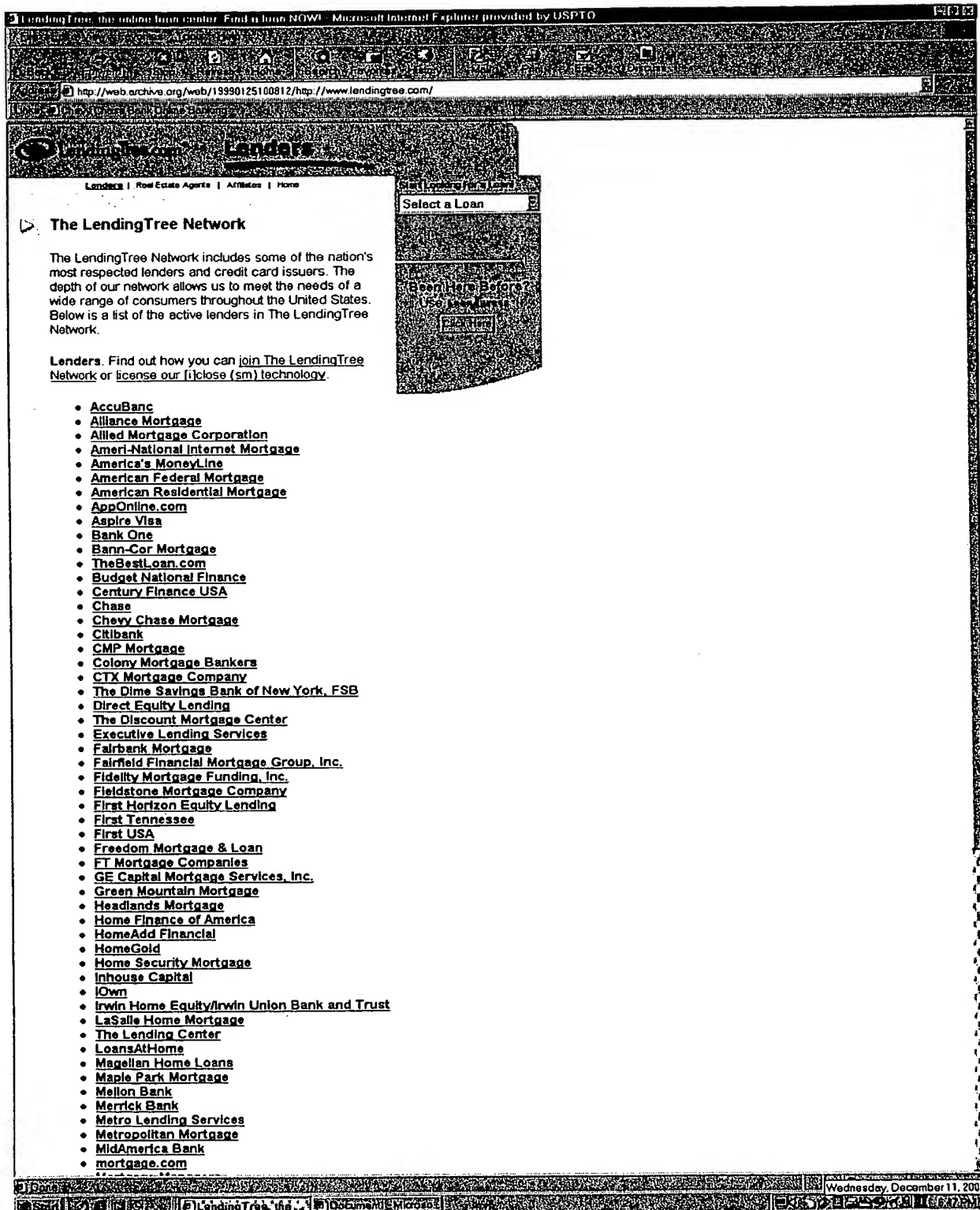
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- Flexibility to direct loan requests to several divisions or subsidiaries within the same lending institution.
- Reduced cost to originate loans.

To learn more about the benefits of joining The LendingTree Network, please complete this form.

**BROKERS:** You must possess a warehouse line and be able to close loans in your own name in order to join The LendingTree Network.

**NOTE:** Only lenders and credit card issuers should complete this form. If you are looking for a loan or credit card, please [complete a Q-form now](#).

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 Title:   
 Company:   
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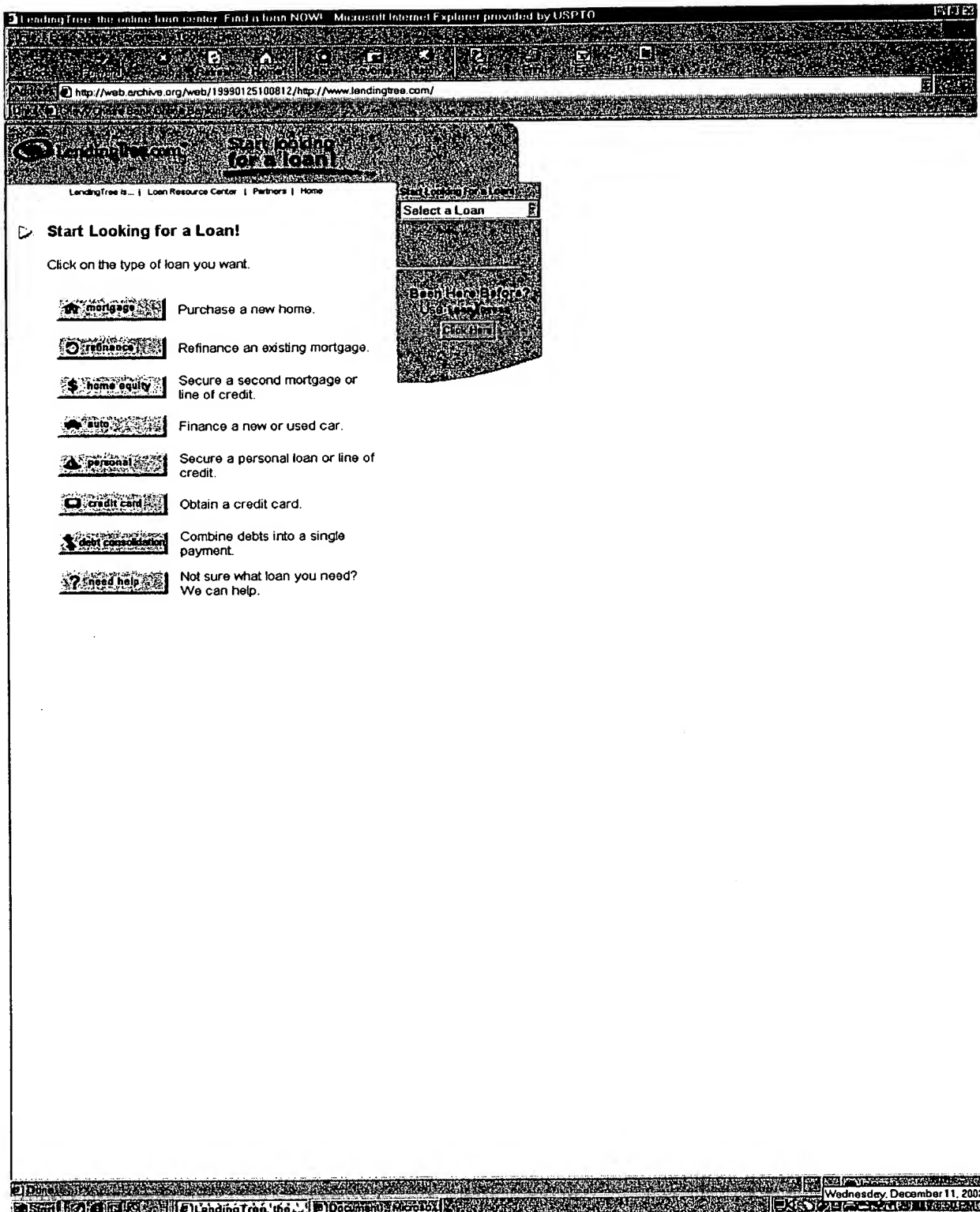
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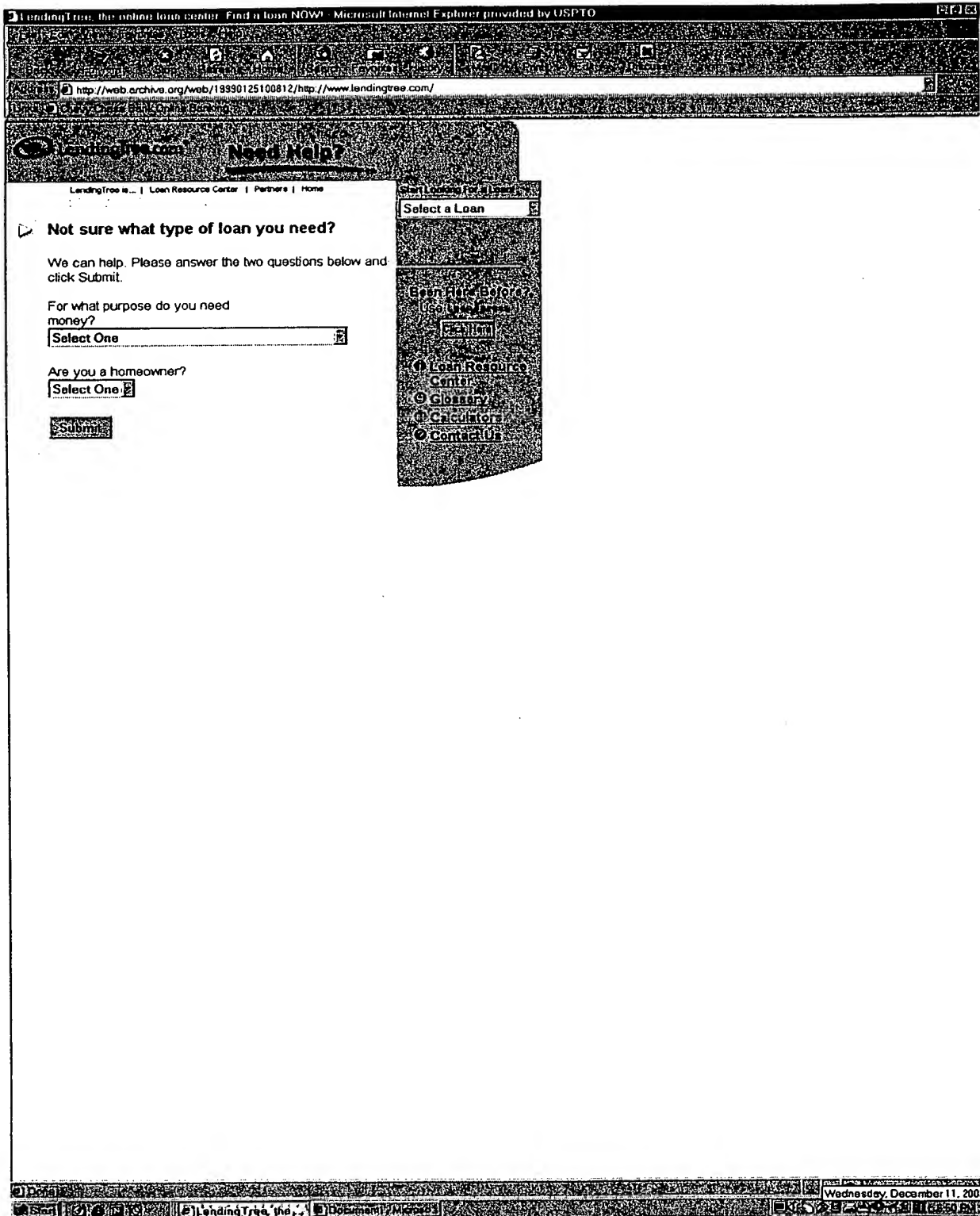
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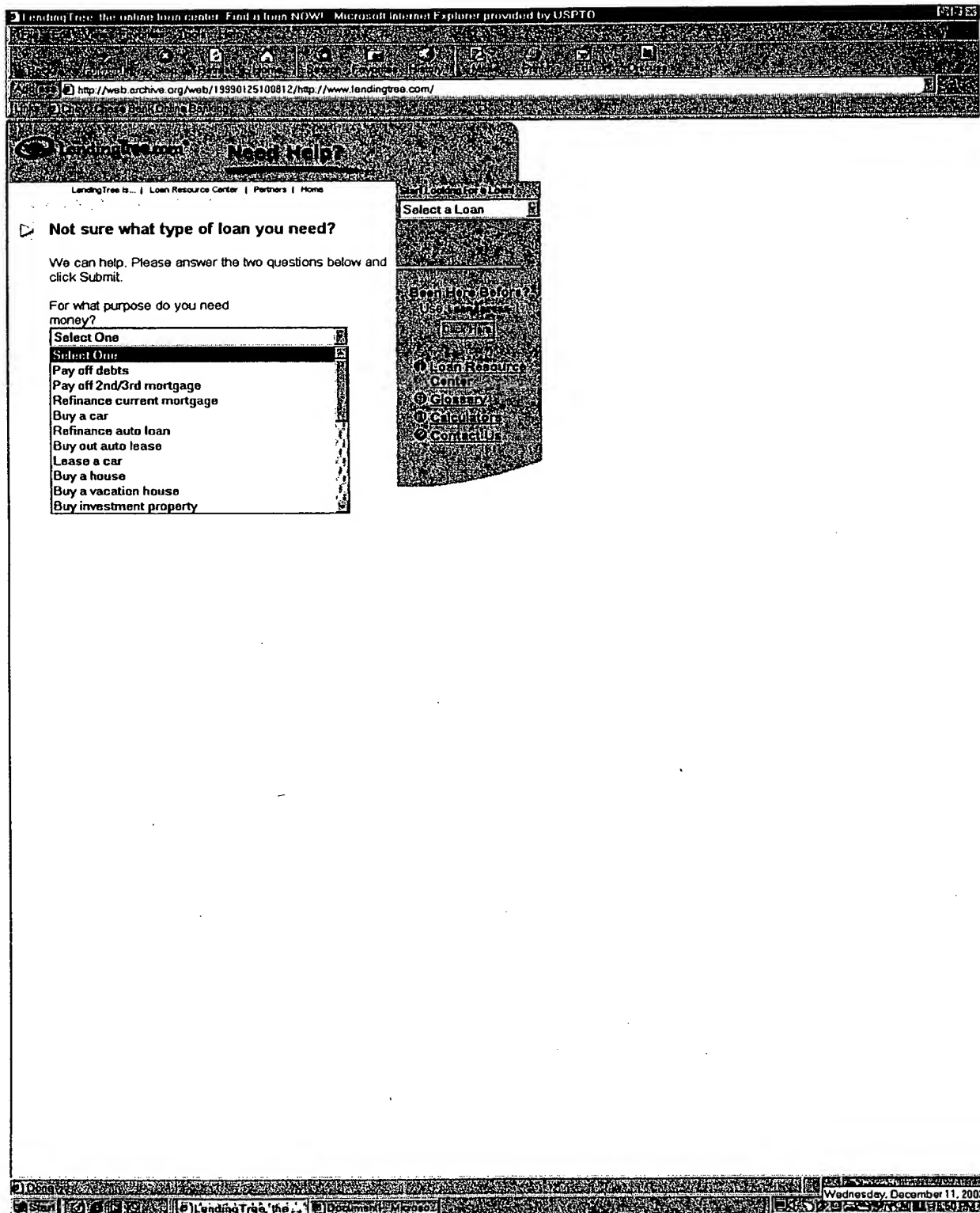
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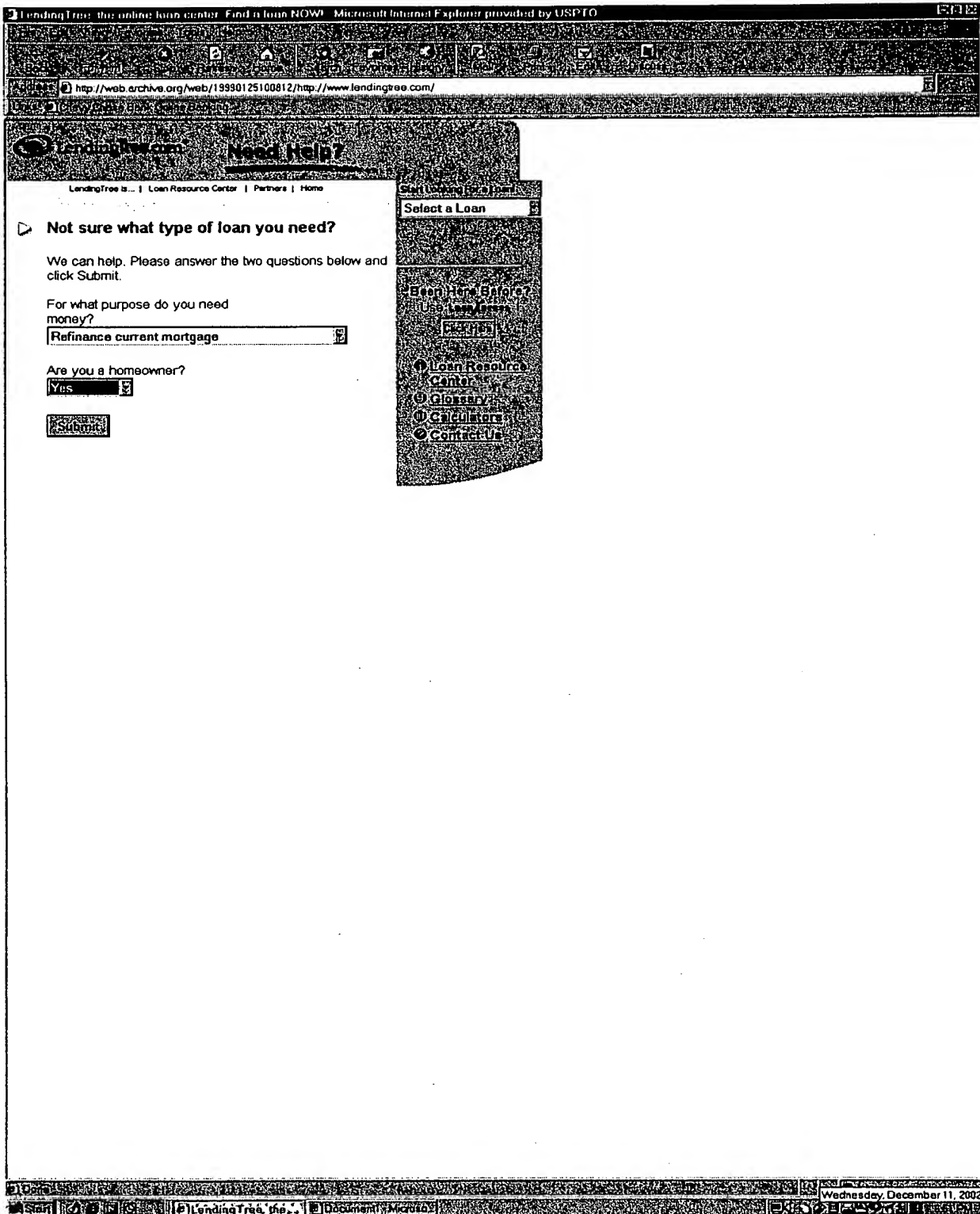
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**Personal** <  
**Loans**  
**Credit** <  
**Cards**  
**Calculators** <  
**Glossary** <  
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## Frequently Asked Questions

### Mortgage FAQs

- I've applied for a mortgage. What else do I need to do before I move into my new home?
- What documents will I need to give the lender before closing a loan?
- What's included in closing costs?
- Help! I have to close quickly. How can I speed up the loan approval process?

### Home Equity FAQs

- Is the interest on my home equity loan deductible?
- What's the difference between a loan and a line of credit?
- What can I use a home equity loan or line of credit for?

### Auto FAQs

- I'm buying a car. When do I get financing?
- Do factory orders cost more?
- When is a car considered used?
- What would be considered a fair deal?
- Are dealer-installed options such as rustproofing, paint sealant or fabric protection necessary?
- Who determines the residual value for a lease?

### Credit Card FAQs

- How do I choose a credit card?
- How do I correct errors on my bill?

### About LendingTree FAQs

- What is LendingTree?
- What is a Q-form?
- How do I get started?
- How much does LendingTree cost?
- What information do you collect?
- How secure will my information be?
- Will you share or sell my information?
- What are your rates?
- Can I phone, mail, email or fax in my request?
- Who are your lenders?
- How many lenders will bid for my business?
- Does each lender pull my credit report?
- How will I find out which lenders are reviewing my Q-form?
- Can I negotiate directly with the lenders?
- Do you have lenders who deal with less-than-perfect credit?
- Does having a co-borrower improve my chances of finding a loan?
- What if I don't qualify for a loan?
- How will I find out about my loan offers?
- If I enter my email address incorrectly, how will I find out about my loan offers?
- What if I don't have an email address?
- I don't know my password. How can I find out what it is?
- How do I compare loan offers?
- I've accepted an offer. How do I close the loan?
- How can I check on the credibility of LendingTree?
- I live outside the United States. Can I use LendingTree to find a loan?
- How do I check my loan status?

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**Home**  
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**Cards**  
**Calculators** <  
**Glossary** <  
**FAQs** <  
**Mortgage FAQs**  
**Home equity FAQs**  
**Auto FAQs**  
**Credit card FAQs**  
**About LendingTree FAQs**  
**Resource** <  
**Center**  
**Home**

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- Can you delete my information?
- Do you have any job openings?
- How can I join the affiliate program?
- How can I change the information I submitted on my Q-form?
- What are your closing costs?
- How do I cancel my request for a loan?
- How can I update my email address?
- Why am I having problems accessing your web site?
- What if I don't want to give you my social security number?
- My question wasn't answered here. How can I contact LendingTree directly?

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**Equity**  
**Loans**  
**Auto <**  
**Loans**  
**Debt <**  
**Consolidat. n**

**Personal <**  
**Loans**  
**Credit <**  
**Cards**  
**Calculators <**  
**Glossary <**  
**FAQs <**

**Mortgage FAQs**  
**Home equity**  
**FAQs**  
**Auto FAQs**  
**Credit card**  
**FAQs**  
**About**  
**LendingTree**  
**FAQs**

**Resource <**  
**Center**  
**Home**

**About LendingTree FAQs**

**What is LendingTree?**  
LendingTree  
(<http://web.archive.org/web/20001018152149/http://borrower4.lendingtree.com/>)  
is the online loan center that quickly connects you to a network of lenders who compete for your business. All you have to do is complete an online [Q-form](#). We then send your loan request to up to four lenders in [The LendingTree Network](#). Within one business day, the lenders can respond with a decision about your loan request. You may then evaluate the offers, and choose the one that's best for you.

**What is a Q-form?**  
A Q-form is series of questions that you complete in order to request a loan. What does the Q stand for? You choose - quality, quick, qualification, questionnaire. Our unique Q-forms have been designed by LendingTree specifically for the Internet to make your experience as easy as possible.

**How do I get started?**  
It's simple. From the home page, select the loan type you want and complete our online [Q-form](#). It takes about 15 minutes to complete the form. If you need help, look for our calculators and tips to help you along the way.

[Back to FAQs](#)

**How much does LendingTree cost?**  
LendingTree is absolutely free to you, the consumer. Who pays our bills? The lenders. Of course, you will be responsible for paying the loan processing and closing costs and any other fees to the lender who you close with.

**What information do you collect?**  
We ask questions about you, your loan and your financial situation (income, assets and debts). You may want to gather your pay stub or last year's tax return before you start completing the forms. If you're refinancing your mortgage or looking for a home equity loan or line of credit, we need to know about the terms of your current mortgage, how much you owe and how much you want to borrow.

[Back to FAQs](#)

**How secure will my information be?**  
LendingTree uses the most secure technology available on the Internet to ensure that the data you send us remains absolutely confidential and secure.

**Will you share or sell my information?**  
At LendingTree, your personal privacy and the security of your personal data are a primary concern of ours. LendingTree believes that you should be aware of who we are, the types of information we may collect on our web site, and what we do with your personal information. Our overall [privacy policy](#) is simple. Under no circumstances will LendingTree sell or share any personal information about you to or with any person or organization except to the lenders in our network, our authorized agents, or as may be required by law or court order.

[Back to FAQs](#)

**What are your rates?**  
We get this question a lot. Here's why we don't post our rates:

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**Who are your lenders?**  
The LendingTree Network includes many of the most respected lenders in the United States. You probably know many of them. Those you may not be as familiar with may offer one or two loan types in a particular region of the country. Others only service borrowers who are looking for a loan through the Internet. One thing all of our lenders have in common is that they're dedicated to providing the best service and competitive rates.

**How many lenders will bid for my business?**  
We work hard to send your Q-form to four lenders in The LendingTree Network. There are times, though, that we cannot match your request to four lenders. However, our lenders don't know how many lenders you've been referred to. As a result, they operate under assumption that three other lenders are reviewing your Q-form at the same time they are. In order to get your business, they must make a competitive offer every time - no matter how many lenders you've been sent to.

[Back to FAQs](#)

**Does each lender pull my credit report?**  
Each lender has their own policy about pulling your credit report. Some pull your report before they make you a loan offer, others pull your credit report after you have accepted their offer. In all cases, LendingTree pulls your credit report when you complete a Q-form.

All inquiries for your credit report within a 14-day period will count as one inquiry if you are looking for a mortgage to purchase a home, a mortgage to refinance your home, a home equity loan or line of credit or an auto loan. If you are looking for a personal loan or credit card, however, each inquiry will be counted as a separate inquiry.

**How will I find out which lenders are reviewing my Q-form?**  
We'll send you the names of the lenders who are reviewing your loan request via email.

[Back to FAQs](#)

**Can I negotiate directly with the lenders?**  
Absolutely. You are under no obligation to accept the lenders' first offer. In fact, if you've received a better offer from another lender, we give you the opportunity to tell the lender about it through our web site. In most cases, when you receive your loan offers, we will provide you with contact information for each lender. Feel free to contact the lender directly to discuss different loan programs. However, if you accept a loan offer from a lender in The LendingTree Network, be sure to send your response through LendingTree so that we can update our records.

**Do you have lenders who deal with less-than-perfect credit?**  
Yes! We have lenders who work with borrowers with perfect credit and not-so-perfect credit. Although we can't guarantee that you'll get a loan offer, we will try to match your loan request with lenders who are most eager to work with you.

[Back to FAQs](#)

**Does having a co-borrower improve my chances of finding a loan?**  
Including a co-borrower on your Q-form may or may not affect your chances of finding a loan. Lenders will consider the credit reports, income, assets, debts and other information about both borrowers. Before you decide whether or not to include a co-borrower on your Q-form, consider your combined financial picture.

**What if I don't qualify for a loan?**  
If we can't find a lender in our network who meets your needs, we

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Back to FAQs

**What are your closing costs?**  
Each lender determines their own policy regarding closing costs. Unfortunately, because LendingTree is not a lender and is not involved in the lending decision, we are unable to determine the amount of closing costs or out-of-pocket closing expenses. If we are able to match your request with a lender, you may discuss your specific situation with them once you are in contact.

**How do I cancel my request for a loan?**  
We are sorry that you do not wish to continue with your loan request. As soon as you submit your request, we try to match it with lenders in our Network. If your loan request has been referred to a lender, you must contact that lender directly to cancel your request. The lender's contact information is included in the details of your loan offer.

Back to FAQs

**How can I update my email address?**  
Please contact [Customer Service](#) to correct or update your email address.

**Why am I having problems accessing your web site?**  
If you received the "User Session Not Available" error message, your "cookies" may not be enabled. If you are using Internet Explorer, please follow these steps:

- Open your browser
- Click on View on upper tool bar
- Select Internet Options
- Click on Advanced tab
- Scroll down and check to see that "Always Accept Cookies" is checked
- Click OK


If you are using Netscape, please follow these steps:

- Open your browser
- Click on Edit on upper tool bar
- Select Preferences from the drop-down menu
- Click on Advanced
- Verify in the box that "Accept All Cookies" is checked
- Click OK

Back to FAQs

**What if I don't want to give you my social security number?**  
We request your social security number to ensure that we receive accurate information from the credit reporting agency. Our lenders evaluate the information they receive in your [Q-form](#) as well as the information contained within your credit report. For these reasons, we encourage you to enter correct information in the social security field, though it is not required to process your request. Please keep in mind that some number must be entered in the field in order to continue through the form.

**My question wasn't answered here. How can I contact LendingTree directly?**  
We want to be your advocate throughout the loan process. If you have questions or comments at any time, please contact our [Customer Service Department](#). [Back to FAQs](#)

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All

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Advanced Search

Searched for <http://www.homegain.com>

76 Results

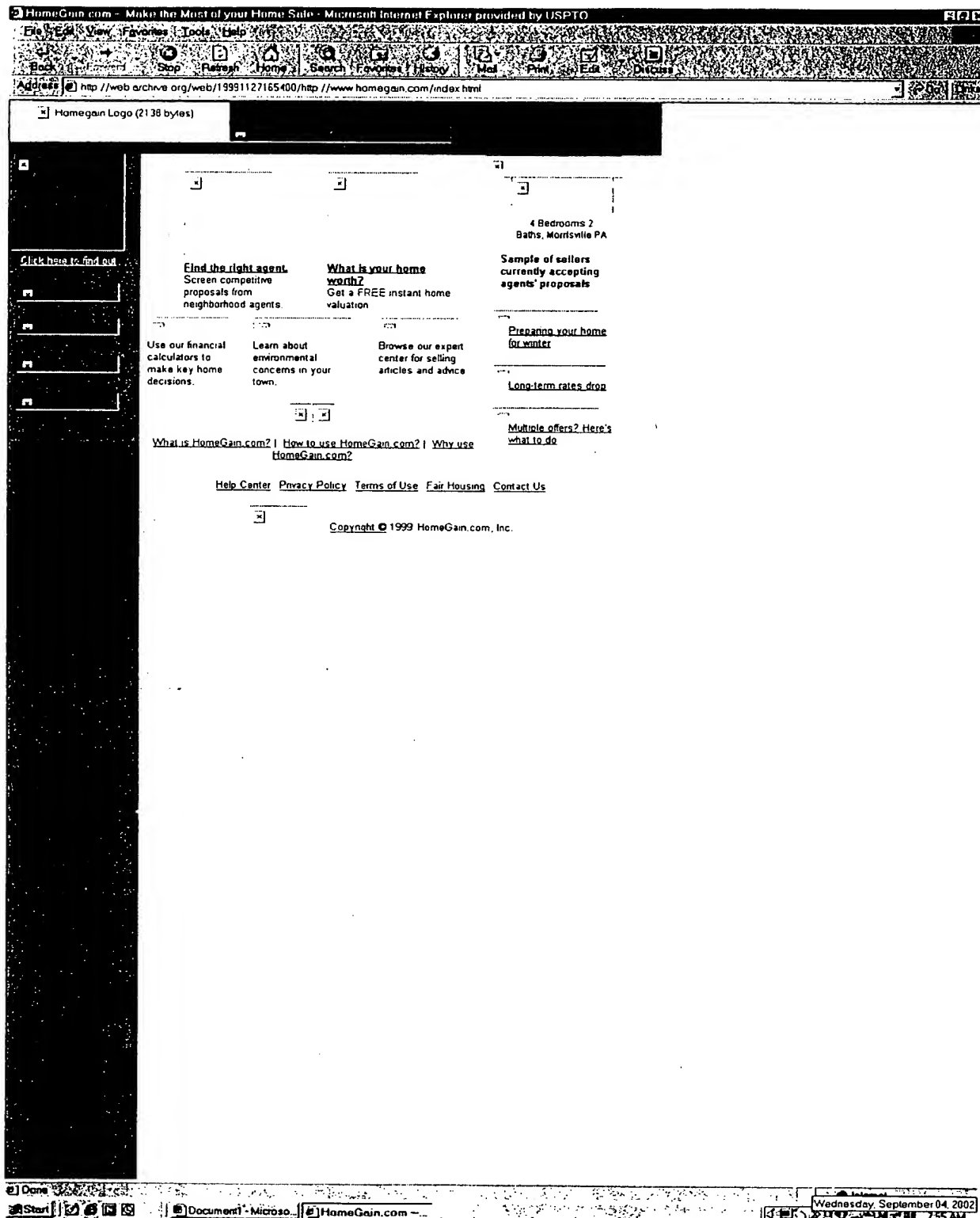
Note some duplicates are not shown. See all.  
\* denotes when site was updated.

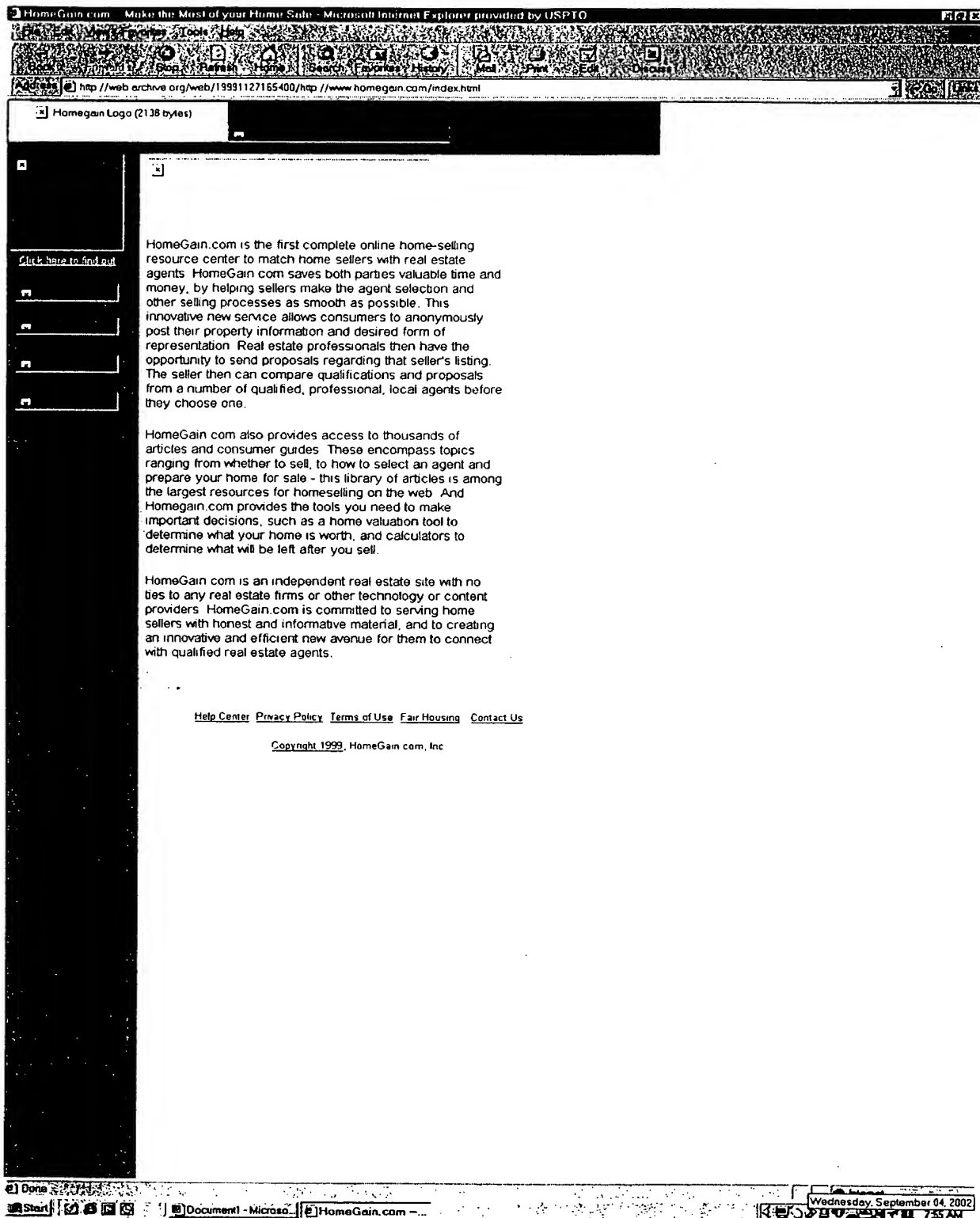
### Search Results for Jan 01, 1996 - Sep 04, 2002

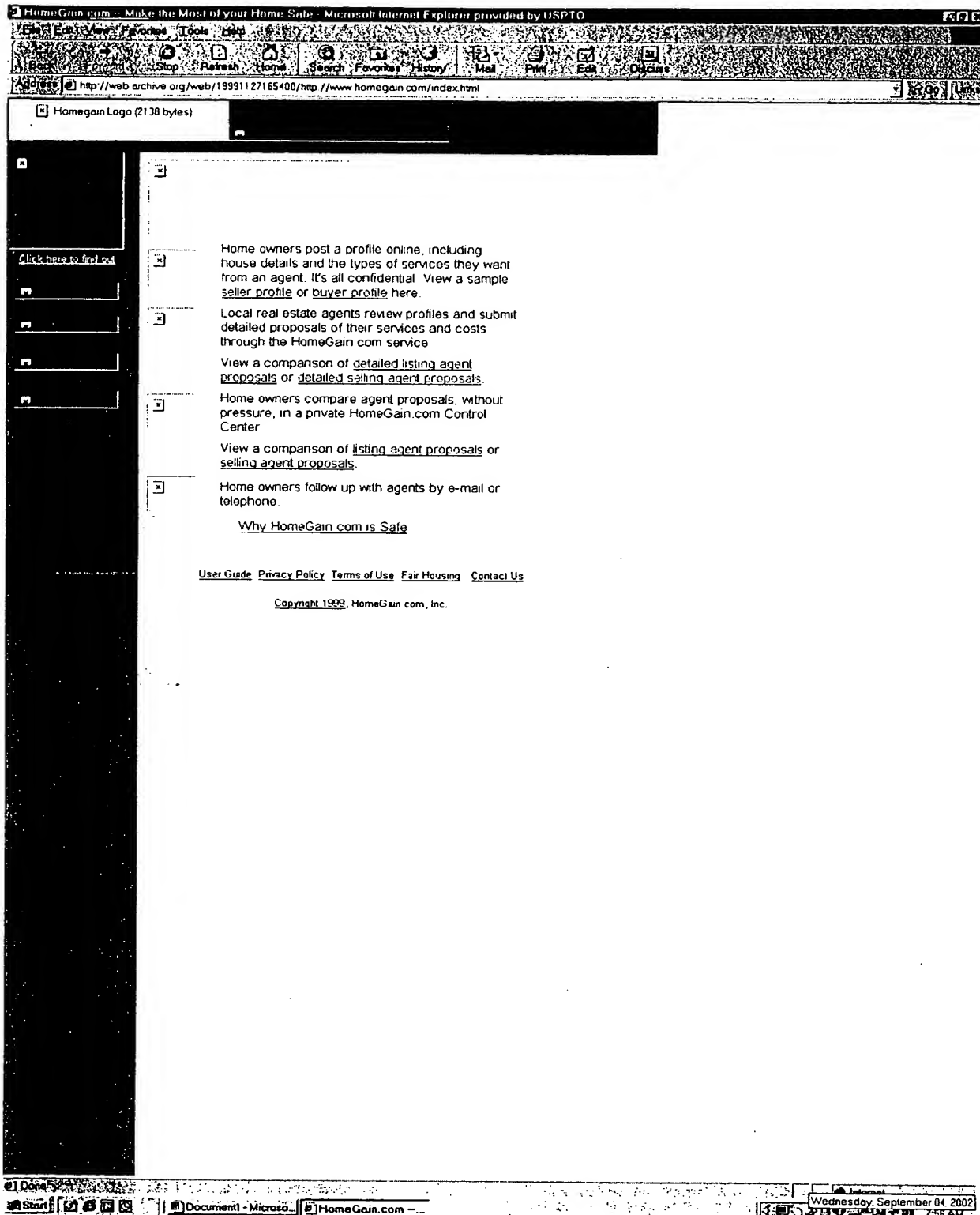
1996	1997	1998	1999	2000	2001	2002
0 pages	0 pages	0 pages	4 pages	21 pages	25 pages	1 pages
			Oct 03, 1999 *	May 10, 2000 *	Feb 02, 2001 *	Jan 24, 2002 *
			Oct 13, 1999 *	May 11, 2000 *	Feb 24, 2001 *	
			Nov 16, 1999 *	May 12, 2000	Feb 26, 2001	
			Nov 27, 1999 *	May 20, 2000 *	Mar 01, 2001	
				Jun 06, 2000	Mar 02, 2001 *	
				Jun 19, 2000 *	Mar 31, 2001 *	
				Jun 20, 2000	Apr 02, 2001	
				Jun 21, 2000	Apr 04, 2001	
				Jun 22, 2000	Apr 18, 2001	
				Jul 11, 2000 *	May 15, 2001 *	
				Aug 15, 2000 *	May 16, 2001	
				Aug 18, 2000	May 18, 2001	
				Oct 13, 2000 *	May 19, 2001	
				Oct 15, 2000	May 20, 2001	
				Oct 17, 2000	May 22, 2001	
				Oct 18, 2000	May 27, 2001 *	
				Oct 19, 2000	Jun 23, 2001 *	
				Nov 09, 2000 *	Jun 25, 2001	
				Nov 16, 2000 *	Jun 26, 2001	
				Dec 02, 2000 *	Jul 02, 2001	
				Dec 06, 2000	Jul 03, 2001	
					Jul 12, 2001	
					Jul 13, 2001 *	
					Aug 23, 2001 *	
					Nov 07, 2001 *	

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**Home Sellers**

- It gives you an edge. The service is free and it helps you find the right real estate services for you.
- It's private. You can compare agents and service proposals online at your convenience
- It's no pressure. You remain anonymous to real estate agents, and you contact only those agents with the best service proposal for you.

Sign up and receive a free home value estimate.

**Real Estate Agents**

- It's efficient. You'll spend less time and money getting new home listing leads.
- It's targeted. You get profiles of prospective sellers in your market before they choose an agent.
- It's convenient. You submit your service proposals online on your own time.

Sign up and get notified of prospective sellers in your market.

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### Stevens Creek, San Jose, CA 95099

Bedrooms	Bathrooms	Stories	Est. SF	Year Built
2	1.5	Lot	1200	1992

Lot Size	Property Condition	Est. Loan Remaining
Less than 1/4 acre	Excellent	0

Property Type	Price Range
Loft, Townhouse, Vacation Home	\$170,000 to \$210,000

#### Home Seller Information

Receive proposals until: 10/11/1999

Expect to sell: as soon as possible

Expect to choose agent: within 2-4 weeks

Reason for sale: Need a smaller home

Comments: No Comment.

Seller background.

Do you feel comfortable with the home selling process? Yes

Do you know what you would price the home at? Yes

Do you have time to assist in your home transaction? Yes

Have you sold a home before? Yes

#### Agent Preference Information

Agent Qualities and characteristics: Nothing special

Primary Language: Hindi

Alternate Language: English

Seller's experience with real estate agents: No Experience

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**Buyer's Desired Home Information**

Minimum bedrooms: 1 Living area: 0 - 500 SQ FT  
 Minimum 1.5 bathrooms: Age of home: Don't care  
 Home type: Single Family Detached, Condominium;  
 Three important community features: Good Schools; Affordability; Low Crime.  
 Price range: \$150,000 to \$325,000  
 Buyer has identified a target home: No Buyer's purchase is contingent on current home sale: No

**Home Buyer Information**

Reason for Need a Bigger Home; Need a Smaller Home; purchase:  
 Self description: First-time Home Buyer; FHA/VA Buyer;  
 Current location: San Jose, CA  
 Expects to as soon as possible purchase:

**Financial Information**

Mortgage status: I don't know.  
 Working with lender: No  
 Cash available: \$20,000

**Agent Preference Information**

Qualities and characteristics: Nice  
 Language preferences: English  
 Buyer's experience with Real Estate Agents: none  
 Receive proposals until: 09/29/2000

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Agent Info		Experience	
Name	Sandra Hamson	Years in Real Estate	10
Email	Sandra@realservice.com	Years in Local Market	10
Office Name	RE/MAX of Alhambra		
Office Phone	626-555-8282		
Address	1609 Valley Road		
City, State, Zip	Alhambra, CA 91803		
Languages Spoken	English		

Business History			
	Home Sales	In Your Zip Code	Total
Sellers	6	6	12
Buyers	4	4	26

agent's web page   office web page   view detailed business history

Credentials	Fees / Services
<b>Professional Designations</b> GRI, CRE, CRS, CBR <b>Other Designations</b> Numerous awards in recognition of outstanding performance in the field of real estate. <b>Memberships</b> National Association of Realtors, Colorado Association of Realtors <b>E&amp;O Insurance</b> Carrier Prudential Policy# 4555 <b>License Number</b> 123477 <b>Confirm agent's license</b> <b>Education</b> MBA - UC Boulder	<b>Commission</b> 6% <b>MLS Placement</b> Greater Denver MLS, Boulder MLS <b>Web Site Listing Placement</b> Realtor.com, Homesseekers.com, Cyberhomes.com

**Marketing Services**

LET ME HELP YOU MAKE THE MOST OF YOUR HOME SALE!!!

**REAL ESTATE IS MY CAREER.**  
 Listings are marketed on the web 24 hours a day - (realto.com, homesseekers.com, cyberhomes.com, listinglink.com etc )  
**seven day per week service** -  
 MLS, Internet, open houses, post signs with flyer box, color brochures  
 active in making new county a better community  
**Serving the needs of buyers, sellers, and investors since 1977 and...**  
 an experienced negotiator

marketing plan

**About Me and My Services**

**EXPERIENCED, KNOWLEDGEABLE & PROFESSIONAL**

I have been a full-time, professional REALTOR® since 1989. My career as a real estate broker who is experienced in all phases of real estate from residential new homes and resales to lots, land and commercial property makes me **uniquely qualified to sell your home**. Serving the entire New County region, I will apply years of experience and understanding to making your real estate dreams a reality

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Email Sandra@realservice.com Years in Local Market 10  
Office Name RE/MAX of Alhambra  
Office Phone 626-555-8282

Address 1609 Valley Road  
City, State, Zip Alhambra, CA 91803  
Languages Spoken English

#### Business History

Home Sales	In Your Zip Code	Total
Sellers 6	12	
Buyers 4	26	

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#### Credentials

Professional Designations GRI, CRE, CRS, CBR

Commission 6%

Other Designations Numerous awards in recognition of outstanding performance in the field of real estate.

Memberships National Association of Realtors  
Colorado Association of Realtors

#### MLS Placement

Greater Denver MLS  
Boulder MLS

E&O Carrier: Prudential Insurance Policy# 4555

License Number 123477  
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#### Web Site Listing Placement

Realtor.com  
Homeseekers.com  
Cyberhomes.com

Education MBA - UC Boulder

#### Marketing Services

LET ME HELP YOU MAKE THE MOST OF YOUR HOME SALE!!!

#### REAL ESTATE IS MY CAREER.

Listings are marketed on the web 24 hours a day -  
(realtor.com, homeseekers.com, cyberhomes.com, listinglink.com etc )  
**seven day per week service** -

MLS, Internet, open houses, post signs with flyer box, color brochures active in making new county a better community  
**Serving the needs of buyers, sellers, and investors since 1977 and... an experienced negotiator**

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#### About Me and My Services

##### EXPERIENCED, KNOWLEDGEABLE & PROFESSIONAL

I have been a full-time, professional REALTOR® since 1989. My career as a real estate broker who is experienced in all phases of real estate from residential new homes and resales to lots, land and commercial property makes me **uniquely qualified to sell your home**. Serving the entire New County region, I will apply years of experience and understanding to making your real estate dreams a reality.

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Agent Info

Name Jane Madison

Email jmadison@homesbyjane.com

Office Name Go East Realty

Office Phone 201-555-8251 x121

Address 12 Crestview Road

City, State Greenwich, CT

Zip 24040

Languages Spoken English

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office web page

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Experience

Years in Real Estate 25

Years in Local Market 20

Business History

Home Sales	Total
Sellers	12
Buyers	26

Credentials

Professional Designations GRI, CRE, CRS, CBR

Other Designations Connecticut Association of Realtors Service Award 1999

Memberships National Association of Realtors Connecticut Association of Realtors

E&O Carrier: Prudential Insurance Policy# N/A

License Number 324543

Education University of Connecticut

Fees / Services

Representation Buyers and Sellers as dual agency with consent

Fee Structure

Meetings Availability Days, Evening, Weekend

Buyer Services

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SERVING THE NEEDS OF BUYERS SINCE 1974

STRONG NEGOTIATOR

PRE-SCREEN HOMES FOR YOUR CONVENIENCE

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About Me and My Services

As a Certified Residential Specialist, you will feel comfortable and confident that you are working with the right professional to assist you in accomplishing your real estate objectives. While all of my real estate experience and credentials are significant, I also pride myself on my friendliness and professionalism. Please contact me so that we can discuss the purchase of your dream home.

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Email: [jmadison@homesbyjane.com](mailto:jmadison@homesbyjane.com) Years in Local Market: 20

Office Name: Go East Realty

Office Phone: 201-555-8251 x121

Address: 12 Crestmaw Road  
City, State: Greenwich, CT  
Zip: 24040

Languages Spoken: English

Business History	
Home Sales	Total
Sellers	12
Buyers	26

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Credentials	Fees / Services
<b>Professional Designations</b> GRI, CRE, CRS, CBR Connecticut Association of Realtors Service Award 1999 National Association of Realtors <b>Memberships</b> Connecticut Association of Realtors <b>E&amp;O Insurance</b> Carrier: Prudential Policy# N/A <b>License Number</b> 324543 <b>Education</b> University of Connecticut	<b>Representation</b> Buyers and Sellers as dual agency with consent <b>Fee Structure</b> <b>Meetings Availability</b> Days, Evening, Weekend

[Confirm agent's license](#)

**Buyer Services**

**HELPING BUYERS BUY HOMES !!**

SERVING THE NEEDS OF BUYERS SINCE 1974  
STRONG NEGOTIATOR  
PRE-SCREEN HOMES FOR YOUR CONVENIENCE

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**About Me and My Services**

As a Certified Residential Specialist, you will feel comfortable and confident that you are working with the right professional to assist you in accomplishing your real estate objectives. While all of my real estate experience and credentials are significant, I also pride myself on my friendliness and professionalism. Please contact me so that we can discuss the purchase of your dream home.

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### Compare Agent Proposals

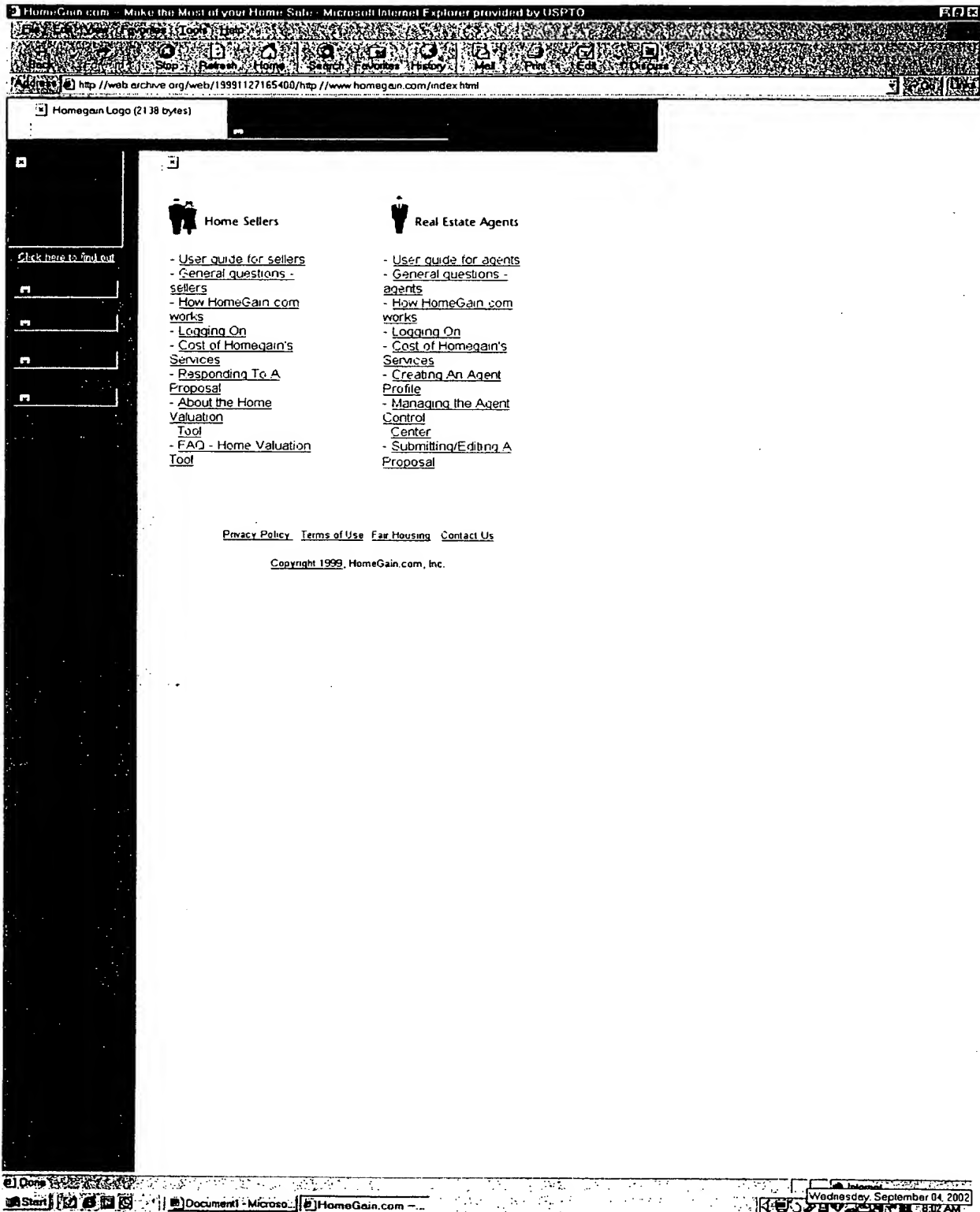
From the User Control Center, a home buyer can compare agent proposals based on several criteria, including experience, business history, services and price.

Years Experience: 12

Proposals	Name	Experience		Professional	EQ	Email the Agent
		Total Sales	Years in Business			
<input type="checkbox"/>	Dug	12	5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	John M. Willo	11	3	N/A	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Susan Wang	17	7	<input type="checkbox"/>	N/A	<input type="checkbox"/>

☐ New Proposal ☐ Renewed Proposal ☐ Proposal Updated by Agent


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 Home Sellers

### User guide for home sellers

[Click here to find out](#)

- [General Questions](#)

**Seller Resources on HomeGain.com**

- [HomeGain.com resources](#)
- [Home valuation service](#)
- [Home seller tools](#)
- [Home seller library](#)
- [Home seller market news e-mail](#)

**Your Account Information**

- [Creating an account](#)
- [Privacy and anonymous postings](#)
- [Logging into your account](#)
- [Creating your seller profile](#)
- [Editing your seller profile](#)

**Your Control Center**

- [Information available in your control center](#)
- [Reviewing agent profiles](#)
- [Reviewing agent proposals](#)
- [Contacting agents](#)

**More Help**

- [How HomeGain.com works](#)

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 Home Sellers

User guide for home sellers

**General Questions**

- What is HomeGain.com?
- Why is HomeGain.com important?
- How does HomeGain.com benefit home sellers?
- Do agents have to be licensed to use HomeGain.com?
- How does HomeGain.com prevent fraud?
- How does HomeGain.com protect sellers' privacy?
- How can home sellers know that their private information is secure?
- Who owns HomeGain.com?

**Logging On**

- How can I log in if I have forgotten/misplaced my user name?
- How can I retrieve my password if I have forgotten/misplaced my user name?
- What do I do if I entered a seller profile accidentally?
- Why do I get the "Fatal Error" message when logging on?

**Cost of Homegain's service**

- How much does it cost for me to sign-up as a seller?

**Responding To a Proposal**

- How do I know when an agent has submitted a new proposal to me?
- How do I view the proposals I have received from agents?
- How do I respond to a proposal from an agent?

**General Questions**

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**Q: What is HomeGain.com?**

**A:** HomeGain.com is the first complete online home-selling resource center to match home sellers with real estate agents, saving both parties both time and money. HomeGain.com allows home sellers - for the first time - to anonymously choose a qualified, professional real estate agent online by instantly comparing qualifications and proposals from a number of local agents before they choose one  
[back to top](#)

**Q: Why is HomeGain.com important?**

**A:** There are hundreds of sites on the Internet geared toward the home-buying process, helping real estate agents sell homes and consumers find them. Until now, no site has addressed the needs of home sellers. HomeGain.com is the first site to bring home sellers and real estate agents together in one place, helping both parties save valuable time and money in the process.  
[back to top](#)

**Q: How does HomeGain.com benefit home sellers?**

**A:** Research shows that typical home sellers today don't have time to sit

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Wednesday, September 04, 2002 8:03 AM



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**Q: How does HomeGain.com benefit home sellers?**

A: Research shows that typical home sellers today don't have time to sit through hours of agent presentations, read pages of documentation and sort through advertisement after advertisement. That's why nearly two-thirds interview only one agent. HomeGain.com helps home sellers get quickly to the essentials of the home sale. Through the service, sellers can compare and contrast qualifications and proposals from a number of local agents online and anonymously. Sellers will still meet with an agent before making a commitment, but HomeGain.com allows the seller to select agents with the qualifications they want in advance of the meeting, dramatically reducing the amount of time involved in the decision process.  
[back to top](#)

**Q: Must agents be licensed to use HomeGain.com?**

A: Yes. It's up to the agent, however, to comply with all applicable laws and regulations. HomeGain.com conducts limited periodic reviews of representative samples of agent information posted online, which may cover licensing status, agent profiles and business history.  
[back to top](#)

**Q: How does HomeGain.com protect sellers' privacy?**

A: HomeGain.com has designed its Web site to keep the home seller anonymous and protect against offline solicitation by agents. Agents who subscribe to HomeGain.com agree in the [Terms of Use](#) that they will not use any information provided by HomeGain.com to try to solicit sellers directly.  
[back to top](#)

**Q: How does HomeGain.com prevent fraud?**

A: HomeGain.com conducts monthly audits of a representative sample of agent information posted online, including licensing status, agent profiles and business history. HomeGain.com is concerned about the accuracy of information and takes steps to protect the sellers and agents on our system. However, HomeGain.com cannot and does not guarantee the accuracy of any information posted on the site.  
[back to top](#)

**Q: How can home sellers know that their private information is secure?**

A: Although no web site can guarantee perfect security, HomeGain.com uses state-of-the-art methods to protect your personal information. When an agent signs up on HomeGain.com, or submits information, all of the data is encrypted with what is known as a Secure Sockets Layer (SSL) system. This creates a protected connection between the home seller and HomeGain.com, over which data can be sent without prying eyes.  
[back to top](#)

**Q: Who owns HomeGain.com?**

A: HomeGain.com is a privately owned company. Bradley J. Inman is the founder and CEO of HomeGain.com, the Internet's first complete home selling resource center. A nationally recognized consumer real estate newspaper columnist and noted technology expert, Inman has built several successful online and offline businesses, including [Inman News Features](#), whose current customers include Microsoft, The Los Angeles Times and Intuit. HomeGain.com is staffed by men and women who are real estate industry veterans.  
[back to top](#)

**Logging On**

**Q: How can I log on if I have forgotten/misplaced my user name. ?**

A: If you have forgotten or misplaced your user name please send an e-mail to [info@homegain.com](mailto:info@homegain.com). Include your full name in the correspondence and your user name and password will be sent to the

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**A:** If you have forgotten or misplaced your user name please send an e-mail to [info@homegain.com](mailto:info@homegain.com). Include your full name in the correspondence and your user name and password will be sent to the e-mail address that you provided us when you signed-up  
[back to top](#)

[Click here to find out](#)

**Q: How can I retrieve my password if I have forgotten/misplaced it?**

**A:** If you have forgotten or misplaced your password you can have it e-mailed to yourself automatically. Simply go to HomeGain.com and click on Member Log On. Enter your username and leave the password area blank. If you then click Log On, you will receive a message that your password is incorrect. On this page you can click on "Need A Hint?" and the system will automatically e-mail your password to the e-mail address that you provided us when you signed up.  
[back to top](#)

**Q: I entered my profile as a seller with the intention of receiving a home valuation. Now I realize that by doing this I am requesting proposals for representation from agents. I am not yet ready to begin looking for an agent and I do not want to receive e-mail notices when agents have obliged my request by submitting proposals. What can I do?**

**A:** When you come back to <http://web.archive.org/web/19991116124024/http://www.homegain.com/> click on "Member Log On" and then enter your user name and password. Under "Property Profile" next to your address there is a link that says "Edit". Click on this link and you will be taken back to the Seller Profile entry page. At the bottom of this page there will be a button that reads "Set As Expired". By clicking on this button, your account will no longer be able to receive proposals from agents and it will appear to them is if the deadline to submit proposals has expired.  
[back to top](#)

**Q: When I try to Log On, I keep getting the message "Fatal Error" or I cannot get past the Log On screen. Why am I experiencing this problem?**

**A:** The cause we have identified for the type of error you are experiencing is having the "Accept Cookies" setting on your Web browser set to NO. If you are experiencing these problems, you should make sure that your "Cookies" settings are set to "Accept All", or if a "Cookie Set" warning is presented, click YES. HomeGain.com uses a single "cookie" as a function of security which allows our site to recognize you when you return to our site for future visits. A "cookie" is a very small file that stores user information on your computer  
[back to top](#)

### Cost Information

**Q:**

**How much does it cost for me to sign-up as a seller?**

**A:** This service is free for sellers.  
[back to top](#)

### Responding To A Proposal

**Q:**

**How will I know when an agent has submitted a new proposal to me?**

**A:** Sellers will receive an e-mail every time a new proposal is submitted on their property. When you are notified of a new proposal, you can view the whole proposal by coming back to the HomeGain.com service. For more information on viewing a proposal, see "Responding To A Proposal - Viewing a proposal"  
[back to top](#)

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Wednesday, September 04, 2002 8:34 AM

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[back to top](#)

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[back to top](#)

**Cost Information**

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[back to top](#)

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[back to top](#)

**Q:**

**How do I view the proposals I received from agents?**

**A:** When you receive notification of a new proposal you can come back to HomeGain.com and view it in its entirety. On the top right of our home page click Member Log On and then enter your user name and password. The agents who have submitted proposals will be listed in your Proposal Inbox and you can view each proposal by clicking on the notepad icon next to each agent's name. You can also view the agent's profile by clicking on the agent's name.  
[back to top](#)

**Q:**

**How do I respond to a proposal from an agent?**

**A:** If you have viewed a proposal and would like to contact the agent who submitted it, click on the envelope icon following the agent's general information in the last column of your Proposal Inbox. This will allow you to contact the agent directly via e-mail. You can also view the agent's profile by clicking on his/her name. Included in this information is the agent's phone number if you would prefer to contact them by telephone.  
[back to top](#)

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 Home Sellers

**User guide for home sellers**

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**Seller Resources on HomeGain.com**

**HomeGain.com Resources**

HomeGain.com is designed for consumers, home sellers in particular. The service brings sellers the opportunity to generate and compare proposals from real estate agents to list their home, valuable articles by top real estate writers, a large question/answer database and other tools for the home seller.

To locate these resources, use the navigation icons on the left side of the screen. Choose home seller library for information resources or home seller tools for the home valuation estimator and other calculator tools.

[back to index](#)

**Home Valuation Estimator**

HomeGain.com provides home sellers a free online home valuation estimate. To use HomeGain.com's home valuation estimator, you must establish an account.

HomeGain.com's property value estimates are generated through various sources of data, including recent comparable sales located near your home. Factoring in recent comparable sales gives the HomeGain.com valuation report an edge over other online property-value reports that use only public tax records.

Note that, HomeGain.com's estimator does not replace a comparative market analysis (CMA) provided by a real estate professional. When you are establishing a list price to sell your home, the knowledge of a local agent can be valuable. You should always receive three CMAs from local real estate agents who know the particulars of sales prices in an area.

[back to index](#)

**Home Seller Tools**

In addition to its home valuation estimator, HomeGain.com has two other calculators to help you figure your capital gains and the proceeds from your sale.

[back to index](#)

**Home Seller Library**

HomeGain.com has one of the largest selections of seller's information resources online, including helpful articles on preparing, marketing and conducting the sale of your home. HomeGain.com's home seller library includes exclusive articles by America's best real estate writers, a large searchable real estate glossary and database of common seller questions and answers.

[back to index](#)

**Home Seller Market News E-mail**

Home sellers can stay informed about the changing real estate markets through an exclusive e-mail news service from HomeGain.com. Enter your e-mail address and click the sign-up button on HomeGain.com's home page to begin receiving the weekly news service. Each week, this home seller e-mail will include tips and hints about the selling process and real estate market information.

[back to index](#)

**Your Account Information**

Start | Document1 - Microso... | HomeGain.com - ...

Wednesday, September 04, 2002 8:06 AM

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### Your Account Information

#### Creating Your Account

HomeGain.com is designed with security in mind for all users. In order to access secure information and post your anonymous seller profile, you must establish an account with HomeGain.com

To register, you must create a user name, select a password and provide an e-mail address for HomeGain.com communication. Your account also will give you access to the HomeGain.com valuation estimator, which provides an online estimate of value within a few seconds.

[back to index](#)

#### Privacy and Anonymous Postings

HomeGain.com is serious about protecting the privacy of its users. For more information, please read the [Privacy Policy](#)

Your anonymity will be protected during the proposal process. Your seller profile will not include your name, street number or other information that could identify you to agents who might respond. An agent may use other information or resources to try to identify you, but this is violates HomeGain.com's Terms of Use and should be reported through a contact form. Agents who violate this rule may be removed from the service

[back to index](#)

#### Logging Into Your Account

After completing the basic sign-up process, you logged into a basic control center. From this secure area, you can link to the HomeGain.com valuation estimator or create a seller profile. HomeGain.com requires all users to log in each time they visit or after 15 minutes of inactivity on the site in order to protect your security.

[back to index](#)

#### Creating Your Seller Profile

To use the HomeGain.com matching service and begin to receive proposals from local agents, you must create a seller profile. Your profile provides details about you, your home and what real estate services, if any, you are seeking. Some questions (marked with an asterisk) are required in order to provide real estate agents with enough information to respond with a detailed proposal, other questions are optional.

Completed seller profiles are promptly sent to local real estate agents in your market for their review. Once you have completed a profile, you will be logged into your personal Seller Control Center, which provides tools and links to manage your information and receive proposals from real estate agents. You also can create additional seller profiles for additional properties from your control center

[back to index](#)

#### Editing Your Seller Profile

You may edit your profile at any time from your Seller Control Center to stop a proposal session, change your property's proposal deadline or delete your profile.

[back to index](#)

### Your Control Center

#### Information Available in Your Control Center

The Seller Control Center is the keystone of HomeGain.com's seller services. From this secure area, you can add and edit all your account information, and review and compare agent proposals. The center will show any active seller profile you have created and show any service proposals submitted by local real estate agents.

[back to index](#)

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[back to index](#)

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[back to index](#)

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[back to index](#)

**Reviewing Agent Profiles**

When an agent responds to your seller profile with a service proposal, the proposal will be stored in your Seller Control Center and you will be immediately notified by e-mail. When you log into your Seller Control Center, you will see the new proposal identified with a yellow icon.

You can review an agent's profile by clicking on their name. Agent profiles include an agent's license and contact information, years of experience and complete business history as well as the agent's business history for your ZIP code. It also lists three references that you can use to get more information.  
[back to index](#)

**Reviewing a Proposal**

From your Seller Control Center, you can review and sort service proposals based on a number of criteria. Any proposal you receive from a local real estate agent through HomeGain.com will be personalized and confidential. Proposals include the types of service the agent provides, proposed listing term and proposed marketing approaches for your property. If an agent has an online marketing plan, it will be linked from the proposal.

A service proposal is not a complete sales presentation, but should be used for identifying those real estate agents with whom you would like to discuss your sale further. Any agent you interview should provide you with a more detailed marketing plan and a comparative market analysis of recent sales in your area.  
[back to index](#)

**Contacting Agents**

To contact a real estate agent, just click on the envelope icon next to the agent's proposal. This will connect you to the agent via e-mail. The contact form you pull up can be used to get more information, schedule an interview or just communicate with the agent.

Your return e-mail address is included in the return line, but this can be changed to keep you anonymous. If you are scheduling an interview, you should include your name and contact information in the e-mail so the agent can follow up.

Your Seller Control Center includes links to resources to assist you in interviewing agents and checking their license status and references.  
[back to index](#)


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 Real Estate Agents

**User guide for real estate agents**

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**General Questions**

- [What is HomeGain.com?](#)
- [Why is HomeGain.com important?](#)
- [How do real estate agents benefit from HomeGain.com?](#)
- [Do agents have to be licensed to use HomeGain.com?](#)
- [Does HomeGain.com's payment structure comply with the Real Estate Settlement Procedures Act \(RESPA\)?](#)
- [How does HomeGain.com prevent fraud?](#)
- [Can agents discuss or share commission information on this site?](#)
- [How can agents know that their private information is secure?](#)
- [Who owns HomeGain.com?](#)

**Logging On**

- [What if I accidentally signed up as a seller?](#)
- [How can I log on if I have forgotten/misplaced my user name?](#)
- [How can I retrieve my password if I have forgotten/misplaced it?](#)
- [Can my partner agent and I sign up as a team?](#)
- [Why do I get the "Fatal Error" message when logging on?](#)

**Cost of Homegain's service**

- [How much does it cost for me to sign-up as an agent?](#)

**Creating An Agent Profile**

- [How do I create my agent profile?](#)
- [What information am I supposed to enter in the "References" field?](#)
- [Can I create a link to my own web page?](#)
- [Can I edit my agent profile?](#)

**Managing Your Agent Control Center**

- [Why are there no listings for me to propose on when I enter my Agent Control Center?](#)
- [How did I receive a listing in my Agent Control Center for a property whose city and zip code don't match?](#)

**Submitting/Editing An Proposal**

- [How do I submit a proposal to a prospective home seller who has requested one?](#)
- [What will my proposal look like to a prospective seller?](#)
- [How will I know when new listings become available in my market area?](#)
- [How do I edit my proposal to a prospective seller?](#)

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**Q: What is HomeGain.com?**

A: HomeGain.com is the first online home-selling resource center to match home sellers as well as home buyers with real estate agents, saving them both parties both time and money.

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[back to top](#)

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A: There are literally hundreds of sites on the Internet geared towards the home buying process, helping real estate agents sell homes and consumers find them. Until now, no site has addressed the needs of home sellers. HomeGain.com is the first site to bring home sellers, buyers and real estate agents together in one place, helping both parties save valuable time and money.  
[back to top](#)

**Q: How do real estate agents benefit from HomeGain.com?**

A: Today, top agents can spend between \$1,000 and \$4,000 "farming and prospecting" for each new customer. They also spend countless hours networking, preparing ads, flyers, newsletters, postcards, presentations, etc., trying to find home sellers. It's a tiresome process, taking real estate agents away from selling homes and frustrating potential home sellers in the process. HomeGain.com gives real estate agents one easy place to find ready-to-sell consumers in their neighborhoods. It cuts the agent's cost of customer acquisition to just a fraction of what it is today.  
[back to top](#)

**Q: Must agents be licensed to use HomeGain.com?**

A: Yes. It's up to the agent, however, to comply with all applicable laws and regulations. HomeGain.com conducts limited periodic reviews of representative samples of agent information posted online, which may cover licensing status, agent profiles and business history.  
[back to top](#)

**Q: Does HomeGain.com's payment structure comply with the Real Estate Settlement Procedures Act (RESPA)?**

A: Yes. HomeGain.com is a communications platform that allows home sellers to obtain information about the services of real estate agents. The service is completely free for sellers and buyers. The service is free to Real Estate agents until December 31, 1999. For the year 2000, Real Estate agents have a choice of payment options for access to the HomeGain.com communications platform. Those who become members between November 1-15, 1999 will pay a \$99 Special Early Adopter lump sum Membership fee. Those who become members between November 16-December 31, 1999 will pay a \$249 Charter Member Membership either in a lump sum or \$23.75 per month. A \$36 administrative processing fee will be charged for the monthly payments option. These payment options comply with RESPA and all applicable laws.  
[back to top](#)

**Q: How does HomeGain.com prevent fraud?**

A: HomeGain.com conducts monthly audits of a representative sample of agent information posted online, including licensing status, agent profiles and business history. HomeGain.com is concerned about the accuracy of information and takes steps to protect the sellers and agents on our system. However, HomeGain.com cannot and does not guarantee the accuracy of any information posted on the site.  
[back to top](#)

**Q: Can agents discuss or share commission information on this site?**

A: No. The site is designed so that agents cannot view information about other agents'.

Start | HomeGain.Com - Mic... | HomeGain.com - ...

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**Q: Can agents discuss or share commission information on this site?**

**A:** No. The site is designed so that agents cannot view information about other agents' commissions. Only a specific seller seeking a listing agent for a property may see proposed fees or commissions. Agents agree not to attempt to defeat these protections and will automatically lose their access to the system if they do so. An agent may not use the seller services, even when the agent is selling his or her own home.  
[back to top](#)

**Q: How can agents know that their private information is secure?**

**A:** Although no web site can guarantee perfect security, HomeGain.com uses state-of-the-art methods to protect your personal information. When an agent signs up on HomeGain.com, or submits information, all of the data is encrypted with what is known as a Secure Sockets Layer (SSL) system. This creates a protected connection between the agent and HomeGain.com, over which data can be sent without prying eyes.  
[back to top](#)

**Q: Who owns HomeGain.com?**

**A:** HomeGain.com is a privately-owned company. Bradley J. Inman is the founder and CEO of HomeGain.com, the Internet's first complete home selling resource center. A nationally recognized consumer real estate newspaper columnist and noted technology expert, Inman has built several successful online and offline businesses, including [Inman News Features](#), which has hundreds of customers including Microsoft, The Los Angeles Times and Intuit. HomeGain.com is staffed by men and women who are real estate industry veterans.  
[back to top](#)

**Logging On**

**Q: What if I accidentally signed-up as a seller?**

**A:** If you have mistakenly signed up as a seller when you are an agent, please send an e-mail to [info@homegain.com](mailto:info@homegain.com) immediately so that we may fix the problem on our service. Include in your correspondence the user name and password that you signed-up with.  
[back to top](#)

**Q: How can I log on if I have forgotten/misplaced my user name?**

**A:** If you have forgotten or misplaced your user name please send an e-mail to [info@homegain.com](mailto:info@homegain.com). Include your full name in the correspondence and your user name and password will be sent to the e-mail address that you provided us when you signed-up.  
[back to top](#)

**Q: How can I retrieve my password if I have forgotten/misplaced it?**

**A:** If you have forgotten or misplaced your password you can have it e-mailed to yourself automatically. Simply go to HomeGain.com and click on Member Log On. Enter your username and leave the password area blank. If you then click Log On, you will receive a message that your password is incorrect. On this page you can click on "Need A Hint?" and the system will automatically e-mail your password to the e-mail address that you provided us when you signed up.  
[back to top](#)

**Q: Can my partner agent and I sign up as a team?**

**A:** If you work with a partner, you may both sign up under one user name, entering one of your valid real estate license numbers. Be sure to include both of your names on your agent profile and/or proposal so that the seller is aware of your special situation.  
[back to top](#)

**Q: Why do I keep getting the "Fatal Error" message when logging on?**

**A:** The cause we have identified for the type of error you are experiencing is having the "Accept Cookies" setting on your Web browser set to NO. If you are experiencing these problems, you should make sure that your "Cookies" settings are set to "Accept All", or if a "Cookie Set" warning is presented, click YES. HomeGain.com uses a single "cookie" as a function of security which allows our site to recognize you when you return to our site for future visits. A "cookie" is a very small file that stores user information on your computer. [back to top](#)

**Cost of Homegain's Service**

**Q: How much does it cost for me to sign-up as an agent?**

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http://web.archive.org/web/19991127165400/http://www.homegain.com/index.html

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[Click here to find out](#)

### Cost of Homegain's Service

**Q: How much does it cost for me to sign-up as an agent?**

A: Membership in HomeGain.com is free for agents until December 31, 1999 and there is no obligation to continue your membership after that date. If you choose to continue after December 31, 1999, you will have a choice of payment options for the year 2000. Those who become members between November 1-15, 1999 will pay a \$99 Special "Early Adopter" lump sum Membership fee. Those who become members between November 16-December 31, 1999 will pay a \$249 "Charter Member" Membership either in a lump sum or \$23.75 per month. A \$36 administrative processing fee will be charged for the monthly payments option  
[back to top](#)

### Creating An Agent Profile

**Q: How do I create my agent profile?**

A: If you have not yet registered as an agent, you will need to do so before creating a profile. If you have already registered, log on to HomeGain.com by going to <http://web.archive.org/web/19991116122230/http://www.homegain.com/> and clicking the "Member Log On" icon located in the top, right-hand side of the page. When the next page appears, enter your user name and password and click "Log On". Doing this will take you to the Agent Control Center. In the Agent Control Center, there is a green bordered box that reads "Create Your Agent Profile". Click on this box and you will be in the agent profile creation forms  
[back to top](#)

**Q: What information am I supposed to enter in the "References" field?**

A: The most useful references you could supply would be people that can provide a positive reference of your business standards. You should choose people who will be able to provide a reference without much hesitation. It would be nice to have previous clients, but business associates that can provide a representation of your professionalism will suffice as well. We understand that agents and their clients may not want to be presented openly on the web, and for this reason the information is for our use only  
[back to top](#)

**Q: Can I create a link to my own web page?**

A: In your Agent Profile you have the opportunity to provide two different web addresses. One can be your personal web page and the other can be the page of your office of franchise. In order for the seller to link directly to your site, be sure that your URL address begins with "http://" [back to top](#)

**Q: Can I edit my agent profile?**

A: Once your Agent Profile has been entered it can be edited at anytime by going into your Agent Control center and clicking on the "Update My Profile" link which is located on the dark blue "Welcome Back" sign  
[back to top](#)

### Managing Your Agent Control Center

**Q: Why are there no listings for me to propose on when I enter my Agent Control Center?**

A: The HomeGain.com service was launched with an initial focus on getting agents signed up, so that consumers visiting would be able to find qualified agents in their neighborhood on the site. In the coming months we are launching our consumer marketing in markets throughout the US to increase the number of prospective sellers. These marketing efforts will include both online and offline advertising  
[back to top](#)

**Q: How did I receive a listing in my Agent Control Center, for a property whose city and zip code don't match? How did this happen?**

A: If you believe that a seller has mistakenly entered the wrong information please forward your concerns to [info@homegain.com](mailto:info@homegain.com)  
[back to top](#)

### Submitting/Editing A Proposal

**Q: How do I submit a proposal to a prospective home seller who has requested one?**

A: Once you have created an agent profile you can view all the information available about the property listings in your Agent Control Center by simply clicking on the street name of the

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[back to top](#)

### Submitting/Editing A Proposal

**Q: How do I submit a proposal to a prospective home seller who has requested one?**

A: Once you have created an agent profile you can view all the information available about the property listings in your Agent Control Center by simply clicking on the street name of the listing. This will give you a full view of the available information and at the bottom of this page there will be a "Submit A Proposal" link which allows you to submit your individualized proposal to the seller  
[back to top](#)

**Q: What will my proposal look like to a prospective seller?**

A: After you have submitted your proposal to a prospective seller a pencil icon will appear next to the property listing. By clicking on this pencil icon, you will be taken back to your completed proposal creation forms. At the bottom of this there is a link to "Preview the proposal". By clicking on this link you can view your proposal exactly as it will appear to the prospective seller  
[back to top](#)

**Q: How will I know when new listings become available in my market area?**

A: Member agents will receive an e-mail every time a new listing becomes available in their selected zip code. Agents can make the most of this service by checking their e-mail regularly to stay on top of any and all new listings. When you are notified of a new listing you can see all the available information by logging on to HomeGain.com. For more information on submitting a proposal, see "How do I submit a proposal to a prospective home seller who has requested one?"  
[back to top](#)

**Q: How do I edit my proposal to a prospective seller?**

A: When you have submitted a proposal to a seller a pencil icon will appear next to the listing in your Agent Control Center. If you click on the pencil icon you can go back to the proposal creation forms. Here you can edit your proposal as necessary and re-submit it. The seller will be notified that a change has been made to your proposal.  
[back to top](#)

**Q: What should my proposal to the prospective seller look like?**

A: You can access a sample proposal by going to  
<http://web.archive.org/web/19991116122230/http://www.homegain.com/benefits/sampleprop.html>  
[back to top](#)

**Q: I received an e-mail about a listing in my area, but the deadline to submit a proposal has already passed. How can I make a proposal on this listing?**

A: You can only submit proposals on properties that are currently accepting proposals.

New member agents will be notified of all listings on our service in their zip code. Currently, our listings stay on the service for thirty days after the deadline to submit has passed. Although agents can no longer make proposals on these listings, they are left on the service to give agents greater insight into the variety and volume of listings in their farming areas

Member agents receive an e-mail every time a new listing becomes available in their selected zip codes. Sometimes it is the case that a seller mistakenly initiates requests for proposals before they are ready to do so. Agents who work in their zip code will instantly receive an e-mail, however, the seller does have the option to set their property as expired at any time [back to top](#)

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 Real Estate Agents

## User guide for real estate agents

### Creating Your Account

#### Basic Registration

Basic Agent Registration consists of:

- Agent User Name
- Password
- E-mail address
- Real Estate License #
- Up to eight (8) zip codes in your farming area
- State in which you are licensed

This Basic Registration will always be FREE, and will enable agents to receive notification of prospective home sellers and buyers in their farming area. HomeGain.com will immediately notify agents via e-mail when a new consumer has posted an inquiry in your area. As a result of this automatic notification, you will know when there is a new lead for you to view at <http://web.archive.org/web/19991006164229/http://www.homegain.com/>

[back to index](#)

#### Getting Started

##### - Logging On To Your Account

To access your account and view listings from prospective home sellers and buyers:

- Visit our site at <http://web.archive.org/web/19991006164229/http://www.homegain.com/> on the Internet
- Click the "Member Log On" icon which appears near the upper right corner of the homepage.
- Enter your Username and Password when prompted. Your Username and Password are case sensitive and must be input in the same manner as when you registered.  
(Note: You should have received your Username and Password in an e-mail from HomeGain.com with "Welcome to Homegain.com" in the subject line. If you never knew your password or forgot it, please send an e-mail to [info@homegain.com](mailto:info@homegain.com) and we will send it to you )
- Click "Log On"

This will bring you to your Agent Control Center where you will be able to view the listing of prospective home buyers and sellers.

Note: Please make sure that the page you are signing on to has the complete URL address for our site. It should read: <http://web.archive.org/web/19991006164229/http://www.homegain.com/> then click on "Member Log On" and enter your username and password

[back to index](#)

#### Cookie Related Log-On Problems

A "cookie" is a very small file that stores user information on your computer. We use a cookie file to maintain your account identity as you move from page to page within your HomeGain.com account only.

Please check your "Cookie" setting. Explanations are included for both Internet Explorer and Netscape Browsers depending on which you are using.

In order to check your "cookie" setting from Internet Explorer,

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Address http://web.archive.org/web/19991127165400/http://www.homegain.com/index.html

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### Cookie Related Log-On Problems

A "cookie" is a very small file that stores user information on your computer. We use a cookie file to maintain your account identity as you move from page to page within your HomeGain.com account only.

Please check your "Cookie" setting. Explanations are included for both Internet Explorer and Netscape Browsers depending on which you are using.

In order to check your 'cookie' setting from Internet Explorer,

- Click on 'View' on the toolbar
- Click on 'Internet Properties'
- Click on the 'Advanced' tab

Scroll down to 'Security' and look for 'Cookies' and make sure that 'Accept All' is checked.

In order to check your 'cookies' setting from Netscape,

- Click on 'Edit' on your toolbar, select 'Preferences'
- Click on 'Advanced'
- Click to select the box labeled 'Accept All Cookies'
- Click 'OK'

The error you might be experiencing is having the "Accept Cookies" setting turned to NO. You should make sure this is set to either "accept all" or when the cookie set warning is presented, click YES.

Let us know if this is the issue, or if you continue to experience the same error

[back to index](#)

### The Agent Profile

#### - Completing The Registration Process

Until you complete your profile, you will only be able to view the summary property information. To view detailed seller and buyer profiles, you must complete the full registration process, including creating your agent profile. A large part of the on-line listing presentation (OLP), which you will submit to prospective home sellers and buyers, is information about you that appears in the Agent Profile. Creation of the Agent Profile will take a few minutes, but once established is very easy to maintain and update.

Your agent profile is a uniform presentation of your contact information and business history for prospective sellers to review. The profile is created in a three-step process, including:

1. Contact information
2. Professional information
3. Business history

As you complete a page, click the "Continue" tab at the bottom left corner to continue. When you have finished, click the "Submit" tab at the bottom left corner of the Agent Profile Form. Once completed, you can edit your profile at any time from your Agent Control Center.

[back to index](#)

### Timing Out While Creating the Agent Profile

-30 minute time limit

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### Timing Out While Creating the Agent Profile

-30 minute time limit

"Timing out" while creating your Agent Profile will cause you to be brought back to the Logon Screen, and the information you have input will not have been saved. Please be aware that the system allows you 30 minutes from the time you log in to complete your profile. Please keep this time limit in mind when you begin entering your information.

[Click here to find out](#)

[back to index](#)

### Creating a Link to a Personal Web Page

In your Agent Profile you have the opportunity to provide two different web addresses. One link can be your personal web page and the other can be the page of your office or franchise. **In order for the client to link directly to your site, be sure that you URL address begins with "http://"**

[back to index](#)

### Market Area ZIP Codes

#### - Defining Your Farming Area

Agents can maximize their farming area by registering for up to eight (8) ZIP codes in which they actively do business. These ZIP codes will be matched with current and new seller and buyer profiles on HomeGain.com. Follow these directions to expand (or modify) your market area:

- At the bottom of the Agent Control Center in the blue "Your HomeGain Portfolio" menu, select "Market Area Update/Add".
- Enter eight (8) Market Area Zip Codes
- Click the "Submit" tab at the bottom left corner of the Market Area Zip Code box.

(Note: You may be registered for only one ZIP and can therefore only receive leads in that ZIP. In order to maximize your potential listings, entering the eight ZIP codes is critical.)

[back to index](#)

### Business History

#### - Showcasing Your Productivity

HomeGain.com allows agents to submit their real estate business history for the current and past year. This information is stored with the agent information and presented to home sellers and buyers in two ways:

- Total business history - Number of home sales and buyers represented for 1998 and 1999.
- ZIP code business history - Number of home sales and buyers represented in a market ZIP code for 1998 and 1999.

It is not necessary to complete your business history during one session, you may add more information at any time from your Agent Control Center. More complete business history will make for a better presentation to prospective clients.

#### Loading Your Business History Step 1

At the bottom of the Agent Control Center in the blue "Your HomeGain

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File Edit View Favorites Tools Help

Back Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://web.archive.org/web/19991127165400/http://www.homegain.com/index.html

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### Loading Your Business History Step 1

At the bottom of the Agent Control Center in the blue "Your HomeGain Portfolio" menu, select "Business History Update/Add"

In preparing your business history, Agents may enter their total production over the last two years as an absolute number. You will then be prompted to allocate this production over the zip codes under which you are registered, again in absolute numbers

More detailed information can be inputted when you desire, and your full business history can be augmented as you go. All updated information will be reflected in your subsequent listing presentations

[back to index](#)

### Entering Business History Details Step 2

Agents who wish to list details of specific properties may do so by entering complete business history listings.

At the bottom of the Agent Control Center in the blue "Your HomeGain Portfolio" menu, select "Business History Update/Add". To make completing your business history go smoothly, collect your information beforehand

You will need to supply the following information for every sale closed or buyer represented:

- Street Number
- Street Name
- City
- State
- ZIP code
- Buyer or Seller Representation
- Sale Price
- Year of Transaction
- Comments

The ZIP code field is essential for the presentation of your local business history to sellers and buyers. You can add to, or edit your business history at any time from your Agent Control Center

[back to index](#)

### The Agent Control Center

#### - Reviewing Profiles and Submitting Proposals

HomeGain.com is a business tool for real estate agents, and the center of this tool is the Agent Control Center. From this secure area, you can add and edit all your account information, manage seller and buyer profiles as well as your service proposals. The Agent Control Center will show any active seller and buyer profiles in your market areas, and record any service proposals you have posted online

[back to index](#)

#### Reviewing Seller and Buyer Profiles

When HomeGain.com receives a new seller or buyer profile in one of your market-area ZIP codes, you will immediately be notified by e-mail. In your Agent Control Center, a yellow icon will identify these new seller and buyer profiles

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### Reviewing Seller and Buyer Profiles

When HomeGain.com receives a new seller or buyer profile in one of your market-area ZIP codes, you will immediately be notified by e-mail. In your Agent Control Center, a yellow icon will identify these new seller and buyer profiles

[Click here to find out](#)

Active profiles will show the street name, city, ZIP code, bedrooms, bathrooms and number of days remaining that sellers and buyers will accept proposals. This information can be sorted in various ways, or specific profiles can be hidden from your active view

You can review any profile by clicking on the profile icon or on the street name. Property details and situational information for each prospective client is provided to allow you to gauge your interest in representing this individual. **If you are interested in submitting a service proposal, click on the "Submit Proposal" link at the bottom of the seller profile page.**

[back to index](#)

### Accessing Buyer Profiles

HomeGain.com now allows agents to access homebuyer profiles in the same zip codes in which they have registered to represent sellers.

**There is no separate registration process to view these buyer profiles.** Buyer profiles can be viewed from your Agent Control Center.

- Click the tabs at the top of your Agent Control Center labeled "Seller Prospects" and "Buyer Prospects" to view proposals from both ready-to-list home sellers and motivated homebuyers.

The information agents on HomeGain.com will receive on homebuyers will include financial information, timeframe of home purchase, agent selection criteria and reasons for moving.

These online presentations to homebuyers will allow agents to showcase the unique services they provide. The procedure for addressing homebuyers and sellers is the same, including the ability to create and save proposal templates. The Agent Control Center will automatically organize your proposals and prospects.

[back to index](#)

### Preparing Your Proposal

When you submit a service proposal to a prospective client you are preparing a personalized and confidential proposal. You are able to set the types of service, length of listing and marketing services proposed. If you have an online marketing plan, or will create and place one online, you can provide a link to it from your proposal.

The service fee field is required. This is a direct and confidential communication between you and a client, so this is not a broadcast of your commission rate or a violation of federal regulations

Once you post your service proposal on HomeGain.com, the client will be immediately notified of the new proposal and they can view it in their Control Center, along with your agent profile. If the seller is interested in contacting you, your profile provides them your phone number or e-mail address.

[back to index](#)

### Creating a Proposal Template Step 1

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### Creating a Proposal Template Step 1

Creating a proposal template, or templates, will save you time and allow you to review the information you have sent to prospective clients

[Click here to Sign Out](#)

In order to create your proposal template

- Click on "Create Proposal Template" from your Agent Control Center at the bottom of the page in the dark blue box
- Where it reads "Your proposal template", make sure it says "Create new proposal template" and fill out the form

**IMPORTANT:** After completing the template, choose a name for it in the box underneath the form to the left and click on "Save" at the bottom of the screen

This will save the template into your account. Anytime you create a new proposal, you will have the option of choosing from any template you have created. You can also edit any template before you send it to the individual seller.

[back to index](#)

### Submitting the Proposal Step 2

Once you have created the Proposal Template, submitting the proposal can be done very quickly.

- Go back to your Agent Control Center and click on the property to which you wish to submit a proposal.
- Go to the drop down box for new proposals on this page, choose one of the proposals you have named
- You will now be able to edit anything within this template before submitting.
- Hit preview at the bottom of the page.
- If all of the information is correct, hit "Submit" at the bottom of the page.

You should immediately receive a pencil icon next to the property after the proposal has been submitted. A check mark over the pencil icon will confirm that the seller has read the proposal

[back to index](#)

### Editing a Proposal

Once you submit a proposal, you can edit it through your Agent Control Center. Properties for which you have submitted a service proposal will be identified with a pencil icon. By clicking on this icon, you can edit your proposal. The system will notify the prospective home seller or buyer that your proposal has been modified

[back to index](#)

### Adding or Updating Agent Profile Information

- At the bottom of the Agent Control Center in the blue "Your HomeGain Portfolio" box select "Update my Profile"
- Enter or update your office contact information (office location, phone numbers, e-mail address and office web address), credentials, experience, or reference information

[back to index](#)

### Changing Your Password

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[back to index](#)

### Changing Your Password

- At the bottom of the Agent Control Center in the blue "Your HomeGain Portfolio" box select "Update Log On Info"
- Change your password (Note You may also check or change your e-mail address or real estate license number)

Click the "Submit" tab at the bottom left corner of the "Update Log On Info" box.

[back to index](#)

### Forgotten Password and/or User Name

Your password is located, along with your user name, in the "Welcome to HomeGain.com" e-mail you received upon registration

If you never knew your password or forgot it, please send an e-mail to [info@homegain.com](mailto:info@homegain.com) and we will send it to you

[back to index](#)

### Frequently Asked Questions

#### How do I know my proposal has been sent to the prospective home seller or buyer?

Once you have submitted a proposal to a prospective client, you will return to the Agent Control Center. You will know that your proposal has been successfully submitted if a pencil appears next to the property

[back to index](#)

#### I received an e-mail about a prospective lead in my market area and when I went to my Agent Control Center it was not listed. Why did this happen?

The seller or buyer who input this property profile removed the information shortly after signing up with the service. They may have decided they are not ready to receive proposals, currently have an agent, or mistakenly submitted their profile. This is why the property did not show up in your Agent Control Center.

[back to index](#)

#### What do the different icons in the Agent Control Center mean?

The following is a list of the different icons you will see in your Agent Control Center:

- New Property
- Reviewed Property
- Updated Property
- Indicates that your Proposal has been submitted
- Indicates that your Proposal has been reviewed

[back to index](#)

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File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss

Address http://web.archive.org/web/http://www.carfax.com

Search for

Wayback Machine

Enter Web Address: http:// All Take Me Back Adv Search Complete Archive Pages

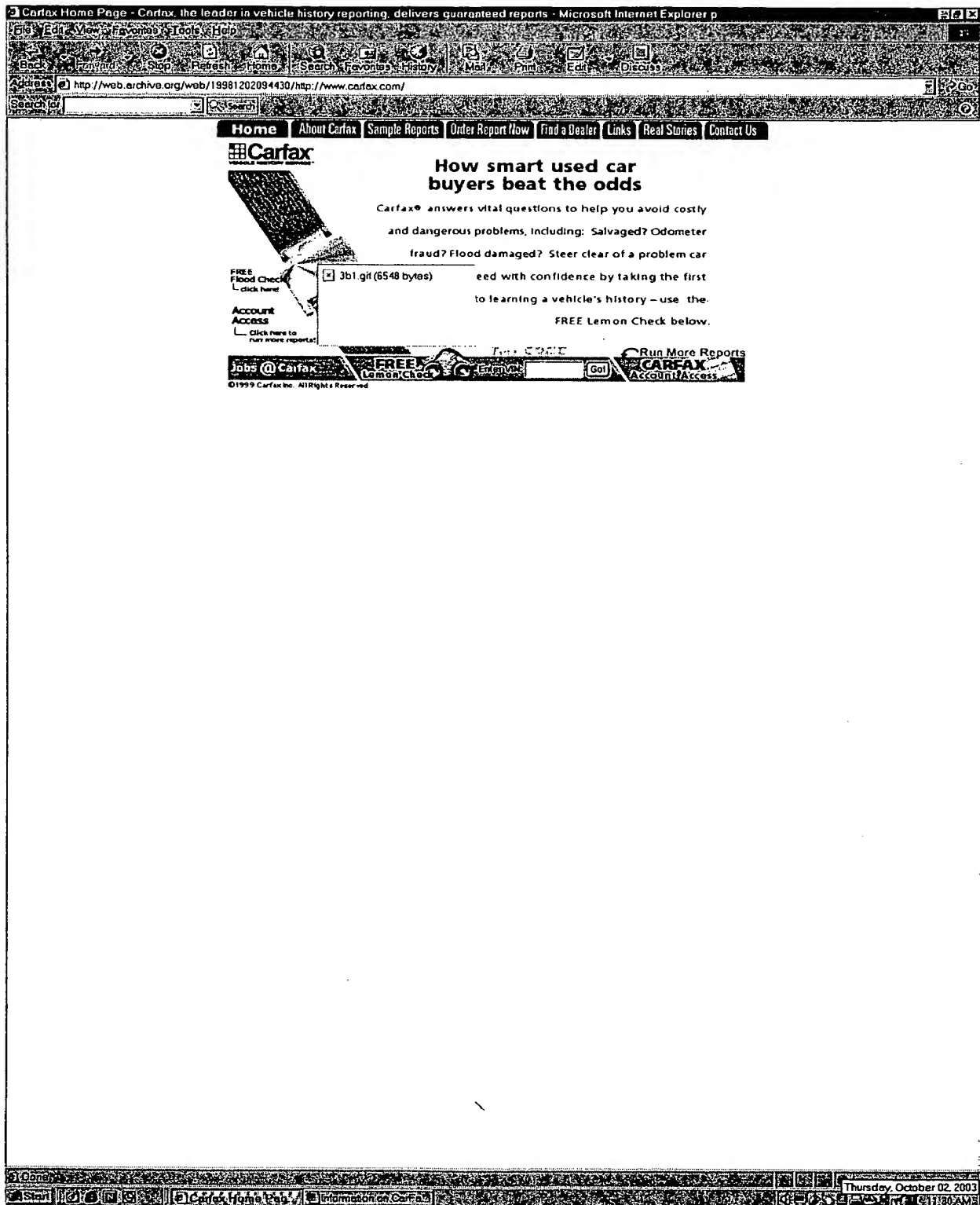
Searched for <http://www.carfax.com> 146 Results

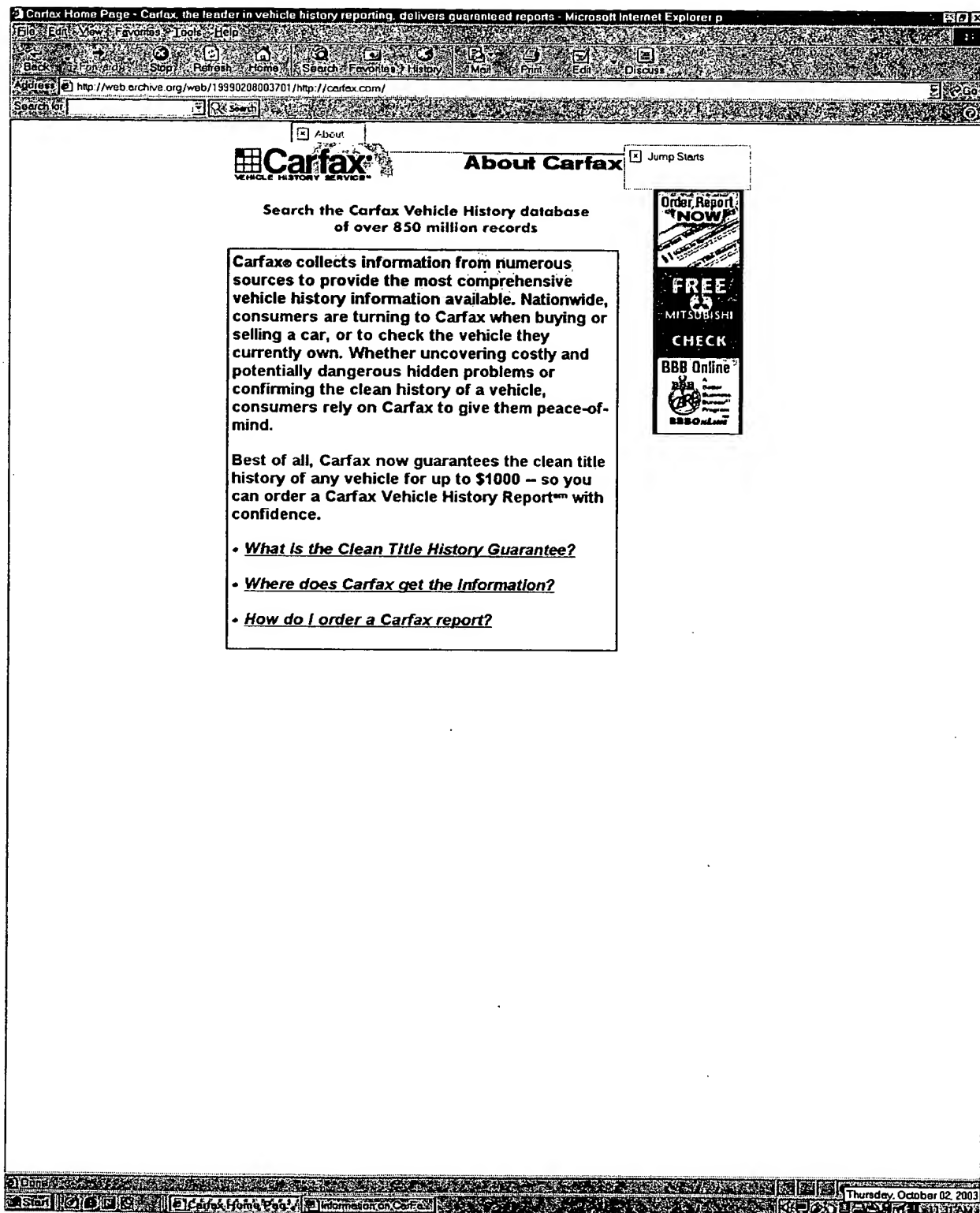
Note some duplicates are not shown. See nt.  
\* denotes when site was updated.

Search Results for Jan 01, 1996 - Oct 02, 2003

1996	1997	1998	1999	2000	2001	2002	2003
0 pages	0 pages	2 pages	6 pages	23 pages	16 pages	60 pages	0 pages
		Dec 02, 1998 *	Jan 25, 1999	Feb 29, 2000 *	Jan 18, 2001 *	Jan 24, 2002	
		Dec 12, 1998	Feb 08, 1999	Mar 02, 2000	Jan 19, 2001	May 23, 2002	
			Feb 25, 1999	Mar 04, 2000	Jan 30, 2001 *	May 25, 2002	
			Apr 20, 1999	Apr 07, 2000 *	Feb 02, 2001	May 31, 2002	
			Apr 27, 1999	Apr 08, 2000 *	Mar 01, 2001 *	Jun 05, 2002	
			May 02, 1999	May 10, 2000 *	Mar 02, 2001	Sep 01, 2002 *	
				May 11, 2000	Mar 30, 2001	Sep 02, 2002	
				May 20, 2000	Apr 01, 2001	Sep 09, 2002	
				Jun 21, 2000	Apr 04, 2001	Sep 13, 2002	
				Jun 22, 2000	May 07, 2001 *	Sep 14, 2002	
				Jul 08, 2000	May 29, 2001	Sep 29, 2002	
				Jul 07, 2000	Jun 27, 2001	Sep 30, 2002	
				Aug 15, 2000 *	Jul 02, 2001	Oct 02, 2002	
				Aug 16, 2000 *	Sep 17, 2001	Oct 03, 2002	
				Oct 17, 2000 *	Oct 09, 2001	Oct 04, 2002 *	
				Oct 18, 2000	Nov 29, 2001 *	Oct 05, 2002 *	
				Oct 18, 2000 *		Oct 06, 2002	
				Oct 18, 2000 *		Oct 07, 2002	
				Oct 19, 2000		Oct 08, 2002	
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						Nov 18, 2002	
						Nov 19, 2002	

Thursday, October 02, 2003





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About

**Carfax** VEHICLE HISTORY SERVICE™ **Clean Title History Guarantee**

**Who says there are no guarantees when it comes to used cars?**

Introducing the Clean Title History Guarantee from Carfax®, designed to provide peace-of-mind. Here's how it works:

1. Order a Carfax Vehicle History Report<sup>SM</sup> on any vehicle.
2. Carfax searches its database and provides a report instantly.
3. Upon finding no problem titles, the vehicle is automatically eligible for the guarantee.
4. If you later discover a problem title in the vehicle's history that was not included on the report, Carfax will pay you 10% of the vehicle's current value, up to \$1,000.

**It's that simple! Click here for Clean Title History Terms and Definitions.**

**Advantages:**

- Added security in a used car purchase.
- Used car sellers can use the guarantee to sell the car faster and can transfer the guarantee to the new owner.
- The Clean Title History Guarantee is included with the Carfax report price at no extra charge!

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**Carfax** Clean Title History Guarantee  
VEHICLE HISTORY SERVICES

Carfax agrees to pay to the holder of this report 10% (ten percent) of the retail value of the car, up to \$1,000, if Section 2 of the Carfax Vehicle History Report indicates a Clean Title History when a Problem Title actually exists for this vehicle. A Problem Title is defined as a passenger motor vehicle ownership document issued by the state that bears the word or symbol signifying that the vehicle was salvaged or junked; rebuilt or reconstructed; flood damaged; disclosed as damaged; bought back by the manufacturer; odometer exceeds mechanical limits; odometer was not the actual mileage; or any other symbol or word of like kind. The individual or entity must have ownership of the vehicle in question at the time a claim is made. This offer is not valid with any other guarantee offered by Carfax.

The following rules apply to the guarantee:

- Claimant must have proof of ownership of the vehicle at the time the claim is submitted.
- This offer is valid for titles from any state in which Carfax receives and loads regular, monthly transmissions of branded title data.
- There is a 60 day grace period between the date on which a branded title is issued and the date on which it will appear in a Carfax report. Carfax reserves the right to reject any claims submitted which fall under this grace period.
- Only one claim can be made per Vehicle Identification Number (VIN).
- The retail value of the vehicle is based on the Kelley Blue Book wholesale value dated within 30 days of the date of the claim.
- If the Carfax report in question already identifies one or more problem title as detailed in Section 2, the Clean Title History Guarantee will no longer be in effect for other Problem Title categories.
- To be eligible, claimant must have a complete copy of a Carfax Vehicle History Report.
- There is a three-year time limit imposed on the claimant to make a claim, beginning on the date the report was purchased.
- A certified copy of the Problem Title from the state must be provided as proof of the claim.
- Only U.S. titles issued by state Department of Motor Vehicles may be considered as proof.
- Only one claim per family or business per calendar year. Carfax employees, their families, or employees of companies affiliated with Carfax are not eligible.
- If the processing of the claim reveals that the claimant at the time of submitting the claim knew or should have known from any source other than Carfax of a branded title

Jump Starts

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- a. Claimant must have proof of ownership of the vehicle at the time the claim is submitted.
- b. This offer is valid for titles from any state in which Carfax receives and loads regular, monthly transmissions of branded title data.
- c. There is a 60 day grace period between the date on which a branded title is issued and the date on which it will appear in a Carfax report. Carfax reserves the right to reject any claims submitted which fall under this grace period.
- d. Only one claim can be made per Vehicle Identification Number (VIN).
- e. The retail value of the vehicle is based on the Kelley Blue Book wholesale value dated within 30 days of the date of the claim.
- f. If the Carfax report in question already identifies one or more problem title as detailed in Section 2, the Clean Title History Guarantee will no longer be in effect for other Problem Title categories.
- g. To be eligible, claimant must have a complete copy of a Carfax Vehicle History Report.
- h. There is a three-year time limit imposed on the claimant to make a claim, beginning on the date the report was purchased.
- i. A certified copy of the Problem Title from the state must be provided as proof of the claim.
- j. Only U.S. titles issued by state Department of Motor Vehicles may be considered as proof.
- k. Only one claim per family or business per calendar year. Carfax employees, their families, or employees of companies affiliated with Carfax are not eligible.
- l. If the processing of the claim reveals that the claimant at the time of submitting the claim knew or should have known from any source other than Carfax of a branded title not disclosed in a Carfax Vehicle History Report then such claim will be denied.
- m. Terms of this guarantee are covered under the laws governing the Commonwealth of Virginia.
- n. Carfax has the right to change the Terms and Conditions of the guarantee or discontinue the guarantee without notice.

**To file a Clean Title Guarantee claim, you must take the following steps:**

1. Request a Clean Title Guarantee Claim Form from Carfax in writing from Carfax.
2. Fill out the form completely. The form must include the following information to be considered: Claimant's full name, address and telephone number. Complete copy of Carfax report including the date it was run. Copy of the Problem Title which does not appear on the Carfax Vehicle History Report. The VIN and proof of vehicle ownership (e.g., a title).
3. Mail the form to Carfax Incorporated; 3975 Fair Ridge Drive, Suite 200N; Fairfax, VA 22033; Attention: Clean Title Guarantee.

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**About Carfax**

**Carfax collects vehicle data from numerous sources nationwide**

Source	Data Provided	What It means to you
State title records	<ul style="list-style-type: none"> <li>Salvage/Junk titles</li> <li>Flood titles</li> <li>Lemon titles</li> <li>Odometer readings</li> <li>City/State of owner</li> <li>Liens</li> </ul>	<ul style="list-style-type: none"> <li>Identify problem vehicles</li> <li>Uncover odometer fraud</li> <li>Learn number of owners</li> <li>Avoid financial fraud</li> </ul>
State registration records	<ul style="list-style-type: none"> <li>Original vehicle use (rental, taxi, lease, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>Learn about past use</li> </ul>
Auto auctions	<ul style="list-style-type: none"> <li>Odometer readings</li> </ul>	<ul style="list-style-type: none"> <li>Uncover odometer fraud</li> <li>Learn odometer history</li> </ul>
Salvage auctions	<ul style="list-style-type: none"> <li>Salvage vehicle data</li> </ul>	<ul style="list-style-type: none"> <li>Identify salvaged cars that may not be reported on title</li> </ul>
Canadian Motor Vehicle Departments	<ul style="list-style-type: none"> <li>Vehicle registrations</li> <li>Problem titles</li> <li>Ownership transfers</li> </ul>	<ul style="list-style-type: none"> <li>Find cross-border activity</li> <li>Identify problem vehicles</li> <li>Track number of owners</li> </ul>
Rental/Fleet Vehicle Companies	<ul style="list-style-type: none"> <li>Salvage vehicle data</li> </ul>	<ul style="list-style-type: none"> <li>Identify salvage cars that may not be reported on title</li> </ul>

**The Carfax® database is the most comprehensive and accurate vehicle database in North America, containing over 750 million vehicle history**

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### numerous sources nationwide

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**The Carfax® database is the most comprehensive and accurate vehicle database in North America, containing over 750 million vehicle history records that are updated monthly. Each record reveals information about a car's history, such as an odometer reading, date a salvage/junk title was issued, or if it was a rental car.**

Thursday, October 02, 2003



## Real Stories from Real People

Many Carfax customers take time  
to share their good news with us!

'Thanks Carfax!'

'Carfax saved me \$9,000'

• **REAL STORY**  
I checked out a car on your  
page that was advertised as  
a one owner. Your report  
showed the title changing  
hands four times and  
it was a salvage.  
Saved us a lot!

— Richard Reinhart, Ohio  
2/18/99

• **REAL STORY**  
I just wanted to thank you  
for your great online service.  
The Carfax Vehicle History  
Report saved me from buying  
a \$9,000 lemon. I'll  
be telling all my  
friends about Carfax!

— Pat Benton, Washington  
2/10/99

'Carfax is the best \$20 I  
ever spent!'

'Carfax gave me peace of  
mind'

• **REAL STORY**  
I consider this the best \$20  
I ever spent. Carfax showed  
an odometer rollback of over  
60,000 miles for the car I  
purchased just hours ago!  
I'll be sure to run a  
report for the next car  
I plan to buy.

— Laura Brooks, Wisconsin  
2/11/99

• **REAL STORY**  
I was looking at a very  
expensive truck and with  
your information, I can't go  
wrong. Your site gave me  
peace of mind to spend  
the money and so far,  
I love my new truck!

— David Brownell, New York  
2/16/99




Do you have a real story of your own? Please [Contact Us](#) and your  
story could be on this page next!

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 **Clean Title History Guarantee Information**

Carfax agrees to pay to the holder of this report 10% of the retail value of the car, up to \$1,000, if Section 2 of this report indicates a Clean Title History and a Problem Title actually exists for this vehicle. A Problem Title is defined as a passenger motor vehicle ownership document issued by the state that bears the word or symbol signifying that the vehicle was salvaged or junked; rebuilt or reconstructed; flood damaged; disclosed as damaged; bought back by the manufacturer; odometer exceeds mechanical limits; odometer was not the actual mileage; or any other symbol or word of like kind. The individual or entity must have ownership of the vehicle in question at the time a claim is made. This offer is not valid with any other guarantee offered by Carfax.

For complete terms and conditions of the Carfax Clean Title History Guarantee ask your authorized Carfax subscriber for a Clean Title History Guarantee certificate, or a copy of "A Consumers Guide to Buying a Quality Used Vehicle." The terms and conditions also appear on the Carfax Web site at [www.carfax.com](http://www.carfax.com) or may be obtained by writing to Carfax.

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 Customer Service: [websupport@carfaxinc.com](mailto:websupport@carfaxinc.com)  
[www.carfax.com](http://www.carfax.com)

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**Carfax Terms and Definitions**

**Auto Auction** - Auto auctions provide Carfax with odometer readings of vehicles brought to the auction for sale (and whether or not it sold). It is common practice for vehicles to be wholesaled at auctions.

**Damage Disclosure Title** - The title issued when the seller indicates that the vehicle has sustained damage as a result of one or more incidents. The amount of damage varies by state.

**Date Reported** - Refers to the date when the transaction occurred.

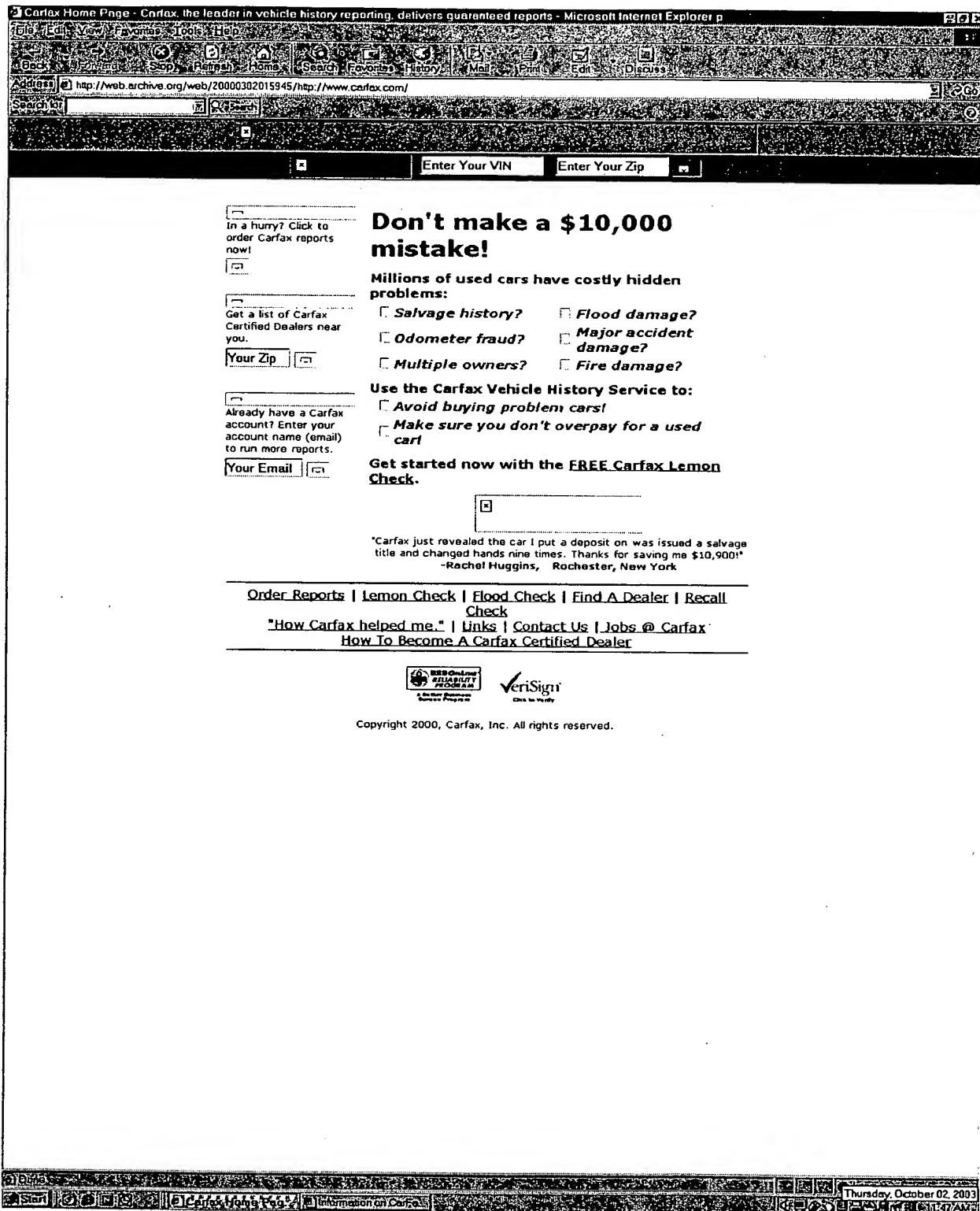
**Dealer Service Company** - Dealer Service Companies assist auto dealers manage their inventories. These companies offer data services in the areas of mass marketing, maintenance notification, unit labeling and advertising. Not all dealer service companies report information to Carfax.

**Emissions Inspections** - Many states or counties require annual or biennial emissions inspections. Odometer readings are collected at the time of the inspection.

**Exceeds Mechanical Limits** - When the seller certifies, under the Truth in Mileage Act, that the odometer reading EXCEEDS MECHANICAL LIMITS of the odometer, usually 99,999 miles.

**Exempt Vehicle** - The vehicle is over 10 years old, was manufactured before 1986, and is exempt from odometer reporting requirements.

Thursday, October 02, 2003



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☐ Free Lemon Check

## Is your vehicle a lemon?

A Lemon (or Manufacturer Buyback) has repeated major problems and was repurchased by the manufacturer and reported to the state. Often these vehicles are resold without disclosing their problem past. To see if your vehicle was ever a lemon, run the free Carfax Lemon Check as your first step to learning its complete history.

☐ Lemon Check

Enter the 17-character Vehicle Identification Number (VIN) found on dashboards and title documents.

Enter VIN:  Enter Zip:

This Free Carfax Lemon Check is your first step to finding the history of a vehicle. Keep in mind that other vital questions about this car's history - Salvaged? Flood damaged? Odometer Fraud? - must still be answered. Order the Carfax Vehicle History Report on this vehicle after you receive your Free Carfax Lemon Check to protect yourself from buying a problem car.

**What additional information does a Carfax Vehicle History Report<sup>sm</sup> provide?**

A Carfax Vehicle History Report<sup>sm</sup> can identify costly hidden problems or guarantee a clean title history for virtually any used car or light truck built since 1981. In seconds, Carfax provides you with the vehicle information you need to proceed with confidence or steer clear of a problem vehicle.

**What is a Lemon vehicle?**

A Lemon (Manufacturer Buyback) vehicle has repeated major problems and has been repurchased by a manufacturer and reported to the state. A lemon title is only one of the many problems that Carfax can identify.

**How does decoding the VIN identify possible fraud?**

The VIN can help identify fraud or foul play -- because the VIN provides detailed make and model information, you can ensure the car was not subject to theft or fraud. Car thieves often alter VINs or switch dashboard VIN plates from other vehicles.

**Are there any tricks to entering a VIN?**

All VINs issued after 1981 contain 17 characters, made up of numbers and letters. No valid VIN will contain the letters I, O, or Q.

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**CARFAX**  
You need to know.

*Be a smart shopper.*  
**CARFAX REPORT OPTIONS**

**CHECK EVERY CAR AS YOU SHOP**

**RUN MORE REPORTS. SAVE MORE MONEY!**

Totaled? Flooded? Odometer Fraud? Rental? -- Don't make a \$10,000 mistake when buying a used vehicle. Use this Unlimited Reports Plan to:

- Run unlimited Carfax Reports as you shop\*
- Rule out used cars with costly or dangerous problems
- See your Reports pop up on screen in seconds
- Pay a ONE-TIME fee of \$19.95 - no ongoing charges!
- Buying is risk-free with the Money-Back Guarantee

Click here to get started now! **\$19.95**

CLICK TO ORDER YOUR 2-MONTH UNLIMITED REPORT PLAN

\* Limit of 60 days, based on how long people usually shop for used cars

**CHECK 1 CAR**

**GET INSTANTLY!**

Use the Single Carfax Report option to:

- Make a last minute check before buying
- Check the car you just bought
- View the report instantly on screen

**\$14.95**

CLICK TO ORDER 1 CARFAX REPORT

Thanks to Carfax I saved myself from an \$11,900 mistake on the first car and a \$9,900 mistake on the other. It gives me peace of mind to know that Carfax provides this information!  
-John Baker  
Boston, Mass 3/99

**MONEY BACK GUARANTEE**

**BBB ON LINE**

My wife and I have been looking for a car for a few months and we finally found one that we both agreed on. We were a bit unsure about the mileage, so I turned to Carfax. We ordered a report on the vehicle and everything checked out great, so tomorrow we are buying the car.  
-Brian and Brenda Bradford  
Phoenix, AZ 4/99

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Find a Real

WWW\_HTTP\_COOKIE Content-type: text/html Set-Cookie: RefSource=CAR0RCL\_02; PATH = /;

**Carfax** *Free Mitsubishi Recall Check*  
VEHICLE HISTORY SERVICE

A Manufacturer Recall is an offer by a manufacturer to provide free repairs on a specific vehicle component that has been determined to be defective. Carfax is proud to be working with Mitsubishi Motors to provide consumers the Free Recall Check, which lists open recalls for any Mitsubishi built since 1981, as your first step to finding the complete history.

Enter the 17-character Vehicle Identification Number (VIN) found on dashboards and title documents.

Enter VIN:

*What information does a Carfax Vehicle History Report<sup>sm</sup> provide?*

A Carfax Vehicle History Report<sup>sm</sup> can guarantee a clean title history for virtually any used car or light truck built since 1981. In seconds, Carfax provides you with the vehicle information you need to proceed with confidence.

*How does Carfax check for recalls?*

Mitsubishi Motors provides recall data directly to Carfax to help consumers be aware of any recalls not satisfied. The information is updated weekly, so you'll always have the most current data available to help you when shopping for a used car.

*How does decoding the VIN help you?*

The VIN provides detailed make and model information, you can ensure the vehicle matches the specifications set by the manufacturer.

*Are there any tricks to entering a VIN?*

All VINs issued after 1981 contain 17 characters, made up of numbers and letters. No valid VIN will contain the letters I, O, or Q.

Thursday, October 02, 2003









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Sample Reports

Sample Report	Make/Model/VIN	Report Summary
	1993 Honda Accord EX <u>1HGCB7275PA028120</u> Clean Title History	Originally titled as a vehicle for private use in North Carolina, this is the vehicle's original title.
	1990 Volvo 740 <u>YV1FA8942L2420034</u> Clean Title History	Originally titled as a lease vehicle in Florida in 1989, and then re-titled in 1991, odometer readings from emissions stations each year provide a driving pattern history.
	1995 Buick Century <u>1G4AG55M4S6405489</u> Clean Title History	Originally titled as a rental car in New York, this vehicle was sold through auction in 6/95 and then re-titled in Maryland.
<b>Potential Problem Cars- watch out!</b>		
	1993 Pontiac Firebird Formula <u>2G2FV22P592209507</u> Salvage Title	Originally titled in Louisiana, this car was declared a total loss and issued a salvage title in Missouri in 6/95. It was then issued a clean title in Illinois a few months later, an example of title washing.
	1991 Mercedes-Benz 190E 2.3 <u>WDBDA28D8MF800337</u> Odometer Rollback	Originally titled in Missouri, this car was re-titled in Oklahoma twice, once with 62k miles, and again with 122k miles. After being sold through auction, it was re-titled in Texas with 62k miles--odometer rollback.
	1996 Ford Explorer <u>1FMDU34X7TZA04833</u> Lemon Title	Originally titled in California in 1996, this Ford was issued a Lemon/Manufacturer Buyback title in 1997. It was sold and now is re-titled in Minnesota.

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VEHICLE HISTORY SERVICE  
www.carfax.com

## Carfax Vehicle History Report

The Carfax report is intended for personal use only; resale and/or redistribution is strictly prohibited

The Vehicle Identification Number submitted was checked against the Carfax(R) database of over 1 billion vehicle records. The Carfax database includes U.S. and Canadian title and registration activity, rental and lease usage, odometer readings from emissions inspection stations, auto auctions and other sources. The results of this search are displayed below.

---

### 1 Vehicle Specifications

**Vehicle ID:** 1HGCB727YPA921147  
**Yr/Mfg:** 1993 Honda  
**Model:** Accord Sedan EX  
**Body:** 2D Cpe. Compact car  
**Engine:** 2.2L I4 SOHC PFI 16V  
**Fuel:** Gasoline  
**Driveline:** Front-wheel Drive  
**Aspiration:** Normal  
**Country Mfg.:** United States

**RESULT: CLEAN TITLE HISTORY GUARANTEED FOR THIS VEHICLE**

The VIN submitted was checked against the Carfax database to determine if any title document for this 1993 Honda was designated or marked with any of the following types of problems:

Salvage/Junk Title	Checked. No Problem Title Found.
Rebuilt/Reconstructed Title	Checked. No Problem Title Found.
Flood Damage Title	Checked. No Problem Title Found.
Damage Disclosure Title	Checked. No Problem Title Found.
Manufacturer Buyback (LEMON) Title	Checked. No Problem Title Found.
Exceeds Mechanical Limits Title	Checked. No Problem Title Found.
Not Actual Mileage Title	Checked. No Problem Title Found.

For information on the Clean Title History Guarantee, see section 5.



---

### 3 Odometer Rollback Check

**RESULT:** No odometer rollback detected in the Carfax database.

The VIN submitted for this 1993 Honda was checked against the Carfax database to determine if any reported odometer reading is less than a previous reading.

Done

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Sample


## 4 Vehicle History Details

The Carfax database contains the following information about this 1993 Honda:

DATE REPORTED	ODOMETER READING	INFORMATION SOURCE	GENERAL COMMENTS
08/01/1993	--	North Carolina Motor Vehicle Dept. Vale, NC	Registered as private vehicle
08/15/1993	358	North Carolina Motor Vehicle Dept. Vale, NC Title #1329Y8711	Title or registration issued

NOTE: You have significantly reduced your risk of purchasing a vehicle with a hidden problem. However, Carfax has not inspected this vehicle. There could be other potential problems with this vehicle that have not been reported to Carfax.

NOTE: Not all titles issued represent a change in vehicle ownership. For example, a title could be issued to reflect an address change or correction.



Carfax agrees to pay to the holder of this report 10% of the retail value of the car, up to \$1,000, if Section 2 of this report indicates a Clean Title History and a Problem Title actually exists for this vehicle. A Problem Title is defined as a passenger motor vehicle ownership document issued by the state that bears the word or symbol signifying that the vehicle was salvaged or junked; rebuilt or reconstructed; flood damaged; disclosed as damaged; bought back by the manufacturer; odometer exceeds mechanical limits; odometer was not the actual mileage; or any other symbol or word of like kind. The individual or entity must have ownership of the vehicle in question at the time a claim is made. This offer is not valid with any other guarantee offered by Carfax.


For complete terms and conditions of the Carfax Clean Title History Guarantee ask your authorized Carfax subscriber for a Clean Title History Guarantee certificate, or a copy of "A Consumers Guide to Buying a Quality Used Vehicle." The terms and conditions also appear on the Carfax Web site at [www.carfax.com](http://www.carfax.com) or may be obtained by writing to Carfax.

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## Carfax Terms and Definitions

**Auto Auction** - Auto auctions provide Carfax with odometer readings of vehicles brought to the auction for sale (and whether or not it sold). It is common practice for vehicles to be wholesaled at auctions.

**Damage Disclosure Title** - The title issued when the seller indicates that the vehicle has sustained damage as a result of one or more incidents. The amount of damage varies by state.

**Date Reported** - Refers to the date when the transaction occurred.

**Dealer Service Company** - Dealer Service Companies assist auto dealers manage their inventories. These companies offer data services in the areas of mass marketing, maintenance notification, unit labeling and advertising. Not all dealer service companies report information to Carfax.

**Emissions Inspections** - Many states or counties require annual or biennial emissions inspections. Odometer readings are collected at the time of the inspection.

**Exceeds Mechanical Limits** - When the seller certifies, under the Truth in Mileage Act, that the odometer reading EXCEEDS MECHANICAL LIMITS of the odometer, usually 99,999 miles.

**Exempt Vehicle** - The vehicle is over 10 years old, was manufactured before 1986, and is exempt from odometer reporting requirements.

**Fleet Management Company** - Fleet Management Companies provide the management of financing, insurance, maintenance and repair of fleet vehicles owned by other businesses. Fleet companies are typically self-insured. Vehicles that have sustained varying degrees of damage have been reported to Carfax, however not all fleet management companies report information to Carfax.

**Flood Damage Title** - States issue flood titles when a vehicle has been in a flood or has received extensive water damage.

**General Comments** - Carfax reports display important information in the General Comment section, including potential problems for each transaction. Comments will vary, depending on the source of the information.

**Information Source** - Refers to the provider or origin of the transaction. There are several sources you may see on a report including Motor Vehicle Department, Auto Auctions, Salvage Auctions, and Emissions Inspection Stations.

**Lemon Law** - Most states have a lemon law to protect consumers from having to keep a car that has recurring problems. If someone buys a new car with major problems, and the manufacturer fails to repair the defect in a certain amount of time, the manufacturer may be required to refund the consumer's money by buying the vehicle back.

**Lien** - A lien is an ownership right to a piece of property. When a financial institution loans money to someone purchasing a vehicle, the financial institution has a lien on the vehicle. Other types of liens include mechanics' liens and child support liens.

**Manufacturer Buyback (LEMON) Title** - The title issued when a vehicle with major problems has been repurchased by a manufacturer. State laws vary as to the requirements for a "buyback."

**Motor Vehicle Dept.** - Motor Vehicle Departments issue both titles and registrations to a vehicle's owner. Each title or registration record which appears on a Carfax report does not necessarily indicate a change in ownership. New titles and registrations can be created for name, address and lienholder changes; ownership changes; vehicle status changes; registration activity; title corrections; and lost titles.

**Not Actual Mileage** - When the seller certifies, under the Truth in Mileage Act, that the odometer reading is NOT ACTUAL MILEAGE. This may occur because the disclosed odometer reading was not accurate and verifiable.

**Odometer Rollback** - If a more recent odometer reading is less than an older

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**Odometer Rollback** - If a more recent odometer reading is less than an older reading, then the odometer may have been "rolled back".

**Rebuilt/Reconstructed Title** - The vehicle sustained damage and was rebuilt or reconstructed, then placed back on the road.

**Repossession** - When a repossession occurs a vehicle owner fails to make loan payments, and the financial institution holding the title takes possession of the vehicle.

**Salvage Auction Record** - Vehicles that are sold at salvage auctions. These vehicles have been declared a total loss by an insurance company, are recovered stolen vehicles, or have been repossessed.

**Salvage/Junk Title** - States issue salvage titles when an insurance company takes possession of a vehicle as a result of a claim. This generally occurs after a vehicle has been declared a total loss. States issue junk titles to indicate that a vehicle is not road worthy and cannot be titled again in that state.

**Service Plan Company** - Service Plan Companies market service plans to dealerships who then sell service contracts to buyers of both new and used cars as mechanical breakdown insurance. Information is collected on service plans when they are issued and when claims against the contract have been made. Not all service plan companies report information to Carfax.

**Title Issued** - A state issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record which appears on a Carfax report does not necessarily indicate a change in ownership.

**Total Loss** - An insurance company declares a vehicle a total loss when paying a claim for the full value of the vehicle. Insurance companies typically take possession and obtain the title of such vehicles.

**Vehicle ID No.** - This 17 character number is unique to each vehicle. It identifies characteristics of the vehicle, including manufacturer, year, model, body, engine specifications, and serial number.

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## Carfax Vehicle History Report

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The Vehicle Identification Number submitted was checked against the Carfax(R) database of over 750 million vehicle records. The Carfax database includes U.S. and Canadian title and registration activity, rental and lease usage, odometer readings from emissions inspection stations, auto auctions and other sources. The results of this search are displayed below.

### 1 Vehicle Specifications

Vehicle ID: WDBDA28D8MF800337  
 Yr/Mfg: 1991 Mercedes-Benz  
 Model: 190E 2.3  
 Body: 4D Sedan Mid-size car  
 Engine: 2.3L I4 FI  
 Fuel: Gasoline  
 Driveline: Rear-wheel drive  
 Aspiration: Normal  
 Country Mfg.: Germany

### 2 Clean Title History Guarantee

**RESULT: CLEAN TITLE HISTORY GUARANTEED FOR THIS VEHICLE**

The VIN submitted was checked against the Carfax database to determine if any title document for this 1991 Mercedes-Benz was designated or marked with any of the following types of problems:

Salvage/Junk Title	Checked. No Problem Title Found.
Rebuilt/Reconstructed Title	Checked. No Problem Title Found.
Flood Damage Title	Checked. No Problem Title Found.
Damage Disclosure Title	Checked. No Problem Title Found.
Manufacturer Buyback (LEMON) Title	Checked. No Problem Title Found.
Exceeds Mechanical Limits Title	Checked. No Problem Title Found.
Not Actual Mileage Title	Checked. No Problem Title Found.

For information on the Clean Title History Guarantee, see section 5.

### 3 Odometer Rollback Check

**RESULT: Potential ODOMETER ROLLBACK DETECTED in the Carfax database.**

The VIN submitted for this 1991 Mercedes-Benz was checked against the Carfax database to determine if any reported odometer reading is less than a previous reading.

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**CALCULATION: POTENTIAL ODOMETER ROLLBACK**

On 02/14/1996 the odometer reading was reported as: 122,693 miles  
 On 03/30/1996 the odometer reading was reported as: 62,696 miles  
 -----  
 This represents a mileage decrease of: 59,997 miles

**4 Vehicle History Details**

The Carfax database contains the following information about this 1991 Mercedes-Benz:

DATE REPORTED	ODOMETER READING	INFORMATION SOURCE	GENERAL COMMENTS
03/18/1991	10	Missouri Motor Vehicle Dept. Joplin, MO Title #TC169338	Title or registration issued
11/24/1993	62,390	Oklahoma Motor Vehicle Dept. Tulsa, OK Title #723193330014	Title or registration issued
01/19/1996	122,600	Oklahoma Motor Vehicle Dept. Roanoke, TX Title #723193330014	Title or registration issued
02/14/1996	122,693	Auto Auction Southwest Region	Vehicle Sold
03/30/1996	62,696	Texas Motor Vehicle Dept. Dallas, TX Title #05733135144145512	POTENTIAL ODOMETER ROLLBACK
06/19/1996	61,513	Texas Motor Vehicle Dept. Dallas, TX Title #05731335221152539	First lien reported
10/04/1997	88,123	Indiana Motor Vehicle Dept. Indianapolis, IN Title #97532190005	Title or registration issued

**PROBLEM DEFINITIONS:**

Odometer Rollback - If a more recent odometer reading is less than an older reading, then the odometer may have been "rolled back".

NOTE: Carfax has not inspected this vehicle. There could be other potential problems with this vehicle that have not been reported to Carfax.

NOTE: Not all titles issued represent a change in vehicle ownership. For example, a title could be issued to reflect an address change or correction.

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Rebuilt?	Broken?	Stolen?	Fleet Car?

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Major accident damage severely affects the safety and resale value of a vehicle. Don't make a costly mistake - order a full CARFAX Report to avoid buying a rebuilt wreck.  
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**Salvage Auction Record**  
Vehicles classified as "totaled" by insurance companies are often sold at auction to be reconstructed and put back on the road.

Close window

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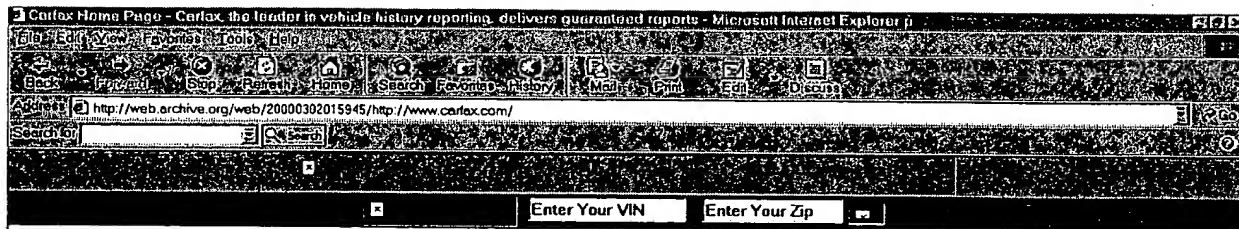
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**Stolen Vehicle Record**  
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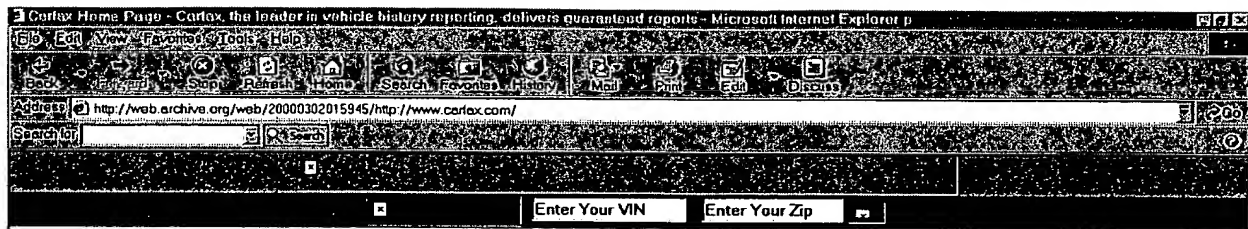
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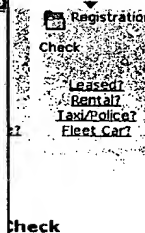
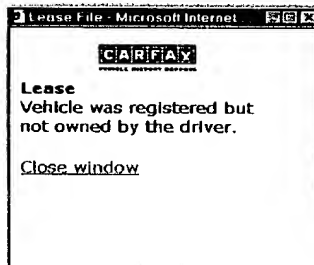
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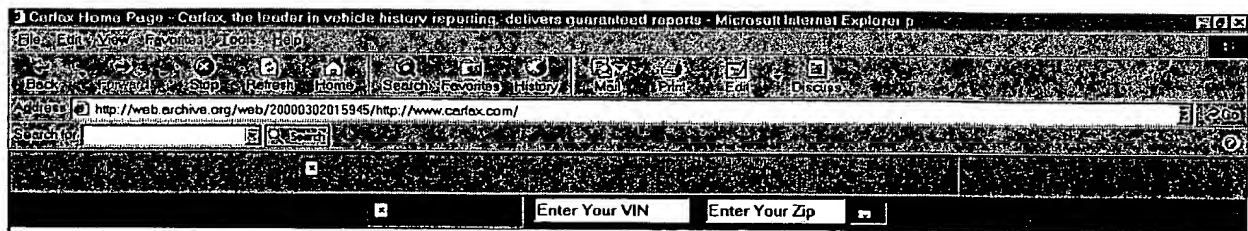
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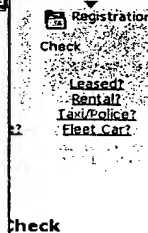
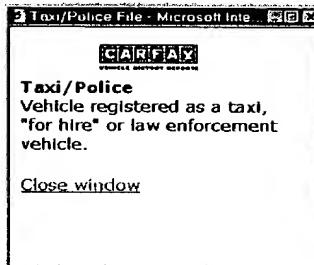
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**Auto Links**


**Useful links to help you when buying or selling a used car**


*All of these sites offer Carfax as a service to their users. Click on a category for listings of Auto Links.*

- **Carfax Site of the Month:** Check out a new recommended site each month!
- **Carfax Dealer Network:** Find a Carfax dealer in your area.
- **Consumer Tips:** Good knowledge to have while buying or selling a car.
- **Auto Information Sites:** General information to help in the car buying process.
- **Valuation Services:** Find out how much a car is worth in seconds-- free.
- **National Auto Locators:** Buy or sell a car all across the country.
- **Local Auto Locators:** Buy or sell a car in localized regions.
- **Other Services:** Additional services for before or after purchasing.

**Carfax Site of the Month**

 **CarTrackers.com**  
An independent automotive web site offering information and services with the sole purpose of empowering the automotive consumer.

 **Kelley Blue Book**  
The nation's most trusted source for new and used car pricing. Check the trade-in value of your car, or the suggested retail value of the used car you are thinking about buying. Kelley also provides the latest new car pricing, complete with options, MSRP, and dealer invoice. And it's all for free!

 **N.A.D.A. Official Used Car Guide® Consumer Edition:** The "Recognized Authority" online! Dow Jones Business Directory rates nada.com a "top offering...essential for anyone looking to determine the value of a used vehicle, whether you are buying or selling." Free retail values on used cars and light trucks, plus links to free retail values on used boats, motorcycles, RV's and more - from the N.A.D.A. Official Used Car Guide Company!

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**Cars.com**  
Consumers can search for a vehicle using the site's extensive tools: new and used car inventories, reviews, model reports, advice, financing info and much more.



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**Car Price**  
Carprice.com will provide you with the dealer "invoice" and the manufacturer's list price for your new car, truck, van or sport utility and all of its factory options and packages.

**Car Prices**  
A complete source for obtaining new car invoice pricing, hassle-free buying, used car prices, reliability, and safety information. Real-time insurance, financing, and car warranty quotes. Speed optimized for modem users.

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**Autobytel.com**: Buy, finance, or lease a new or used car from an accredited Autobytel.com dealer. We're receiving over 100,000 purchase requests a month!

**Autodealers.net**: Finance System Plus is the Oldest Windows Dealership Management Software on the market today.

**AutoSite**  
AutoSite.com provides the timely facts, interactive tools, and expert resources consumers need to make information automotive decisions, wherever they are in the ownership cycle: choosing, purchasing, maintaining, accessorizing, repairing, or selling.

**Cars.com**  
Consumers can search for a vehicle using the site's extensive tools: new and used car inventories, reviews, model reports, advice, financing info and much more.

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- **Black Book:** Our researchers are the only resource available to give you the reality of auto prices every week. You can bank on Black Book numbers.
- **Car Lounge:** Your international fast track to the world's best auto information.
- **Car Link:** Everything Automotive you need when buying or selling a car.
- **Car Smart:** The intelligent way to purchase your next vehicle!
- **Carbuy.com:** Get everything from price quotes, reviews, dealer invoice prices, etc.
- **Cars Everything:** "Cars Everything" is a very helpful page for people who do not know how or where to buy a car. This page will provide you with the information on how to get the best deals on any new or used vehicles.
- **Get Auto:** One of the Internet's largest collection of used vehicles on dealer lots, includes over 400,000 cars and trucks.
- **Intellichoice:** Before you buy, lease, or sell, check with Intellichoice: dealer invoice prices, ownership costs, used auto values, best leases, and more!
- **Secondowner.com:** Under construction. Chat with other used car owners on the Secondowner.com message board.
- **Smartsense:** Free information you need to achieve your best deal when buying a car.
- **Snap:** Look up car specs, prices and pictures. Compare cars side-by-side and find a dealer.
- **Trak Auto:** Trak Auto is a top dealer in all the essentials that you need for your new vehicle. Check the site for a location near you!

**National Auto Locators**

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**Buy Classic Car**  
A British-owned company, based in America, that provides a variety of services to anyone who wishes to purchase a classic or exotic car for export overseas.

**Calling All Cars**  
A classified marketplace for luxury, sports, exotic and classic cars and high-end RVs on the web.

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- **Auto Advantage Plus:** Search for new/used vehicles, shop their virtual service department and become an Auto Advantage Plus member.
- **AutobyInternet:** This is an exciting new service to help with new and used car buying.
- **Auto Scan:** A database updated daily, representing dealership across the country.
- **Auto Select:** an independent dealer who specializes in late model, low mileage pre-leased and program vehicles.
- **AutoNetWorld:** Automotive free classifieds and search tools. Parts for sale and parts wanted.
- **Cariockey.com:** A real-time, live and interactive site that allows dealers, institutions and individuals to sell their vehicles online.
- **CarVillage.com:** Buy/sell new or used vehicles online. Extensive auto information also available.
- **DealerNet:** DealerNet offers you to see what's in-stock at thousands of car dealerships.
- **Driving America:** Receive a car quote in the comfort of your home by email, phone or fax.

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- **Internet Sports Cars:** We feature sports cars worldwide! Internet Sports Cars is also packed with great information about sports cars and driving!
- **Lowcarprices.com:** look up information about a new or used car you are interested in, get specifications on performance, options, etc., and even get low price quotes from a franchised dealership in your area, without all of the hassle
- **MegaFleet Incorporated:** The "Personal" Buying/Finance Specialists
- **SellTheCar.com:** This site will help you sell your car with the least hassle and for the most money.

### Local Auto Locators

- **AutoBase of Minnesota:** Each dealer has their used car inventory online in a searchable database which includes pictures of every vehicle!
- **Auto Buyers Assistance Online - Dallas:** Best prices around in Texas!
- **Auto Discount Center:** Southern California's pre-owned cyber superstore.
- **Auto Explorer - NW:** A fast and easy way to buy or sell a used vehicle over the Internet in Portland, Oregon.
- **Autohunt - Charleston, SC:** A free searchable database of new and used cars in SC.
- **Auto Ville USA - Pennsylvania:** Purchase from pre-screened, top rated dealers coast to coast, at no cost to you.
- **Autosnj.com:** Find used vehicles in the NJ area. Value, convenience, selection and quality.
- **CarSearch Vehicle Network- So. Minnesota:** Southern Minnesota's on-line auto mall.
- **CentralTxAutos.com:** Offers quality automotive classified advertising to Central Texas that is affordable and easy to use.
- **Digital Dealer- Washington, DC:** The most comprehensive source for used cars in DC!
- **Florida Auto Web:** Florida's premiere resource for locating new and used cars.
- **Auto Houston:** Houston's online carbuying source.
- **KC-Autos.com:** This site is devoted to helping you find quality automotive related businesses in the greater Kansas City area.
- **Pueblo Cars:** Your used car, truck, sport utility, snowmobile, motorcycle and recreational vehicle shopping center.
- **San Diego Cars:** San Diego Cars provides information on vehicles available at dealerships located in the greater San Diego area.
- **Tri State Auto:** Your one stop online shop. Serving New York, New Jersey and Connecticut.
- **Wisecar.com:** Wisconsin's Electronic Car Connection

### Consumer Tips

 **Warrantee Wise:** Obtain a free on-line quote on virtually any new or pre-owned car, truck, sport-utility or van. Learn about the features and benefits of our service agreements and discover


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### Consumer Tips


 **Warranty Wise:** Obtain a free on-line quote on virtually any new or pre-owned car, truck, sport-utility or van. Learn about the features and benefits of our service agreements and discover how you can save hundreds, even thousands of dollars by purchasing direct from us.

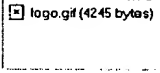
- **Automotivesafety.com:** Here you will find a wealth of information including, but not limited to, recalls, customer comments, crash results, investigations and much more.
- **Car Info:** Information provided by consumer advocate & auto expert Mark Eskeldson.
- **Carbuyingtips.com:** Protect yourself with the facts before you head to the dealer.
- **Consumeraffairs.com:** your independent source of consumer news, information, advocacy and assistance.
- **Consumer Broadcast Group:** Consumer complaint? File yours here and let them help you take action.
- **Got a Deal?:** Use these consumer tips to help you negotiate your best price.


### Other Auto Sites


 **Consumer's Choice Warranty Services**  
Comprehensive, value-packed extended warranty protection for your new or used car, truck or sport utility vehicle.

 **Auto Etch**  
VIN Number Glass Etching

 **Autorepair2000.com**  
Locate any auto body/repair shop in your area on this site. Mention you found them on Autorepair2000.com and you may receive a discount.

 **Carlender.com**  
Lower you current car payments by \$20, \$30 or even \$50 per month by refinancing your existing auto loan to a lower interest rate loan over the same term. No fees! No closing costs! Easy, quick process. Apply now!

 **Driving and Style**  
A unique blend of authority and lifestyle information assembled in a one-stop Internet magazine. Published on a bi-weekly basis with updated features added every time, we provide our readers with the best possible service.

 **Giggocar.com:** Online auto financing. Get details on the vehicles you considering, shop for the best price and then make your loan.


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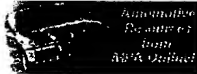


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Find the sites that sell the products and services in which you are interested. Compare products and prices. Find out which firms do the best job. Save money with our Savings Center. Get access to coupons, discounts, and special promotions.

**MPA Online**  
One of the leading on-line consumer information centers for all of your automotive needs! Whether your vehicle is brand new or currently has up to 150,000 miles, we can save you thousands of dollars on costly repair expenses. Whenever you experience a mechanical failure to your car, truck or van, you will have the security of knowing that we will be there to assist your every need. Our new and used vehicle service contracts (extended warranties) cover repair costs to your vehicle and include additional benefits such as towing, COMPLIMENTARY 24-hour Emergency Roadside Assistance, rental car allowance, trip interruption service (for meals and lodging), and more!

**Online AutoCare of America**  
Nowhere else will you find as much security, peace of mind, protection, and savings than at Online Auto Care of America (OACA). We offer the best extended warranty coverage for your new or used vehicle, and can protect you from unexpected repair expenses due to a mechanical failure to your car, truck or van. Let us help you save hundreds of dollars today!!! Our vehicle service contracts (extended warranties) cover repair costs to your vehicle and also include added bonuses such as towing, rental car allowance, roadside assistance, etc.

**RRR Auto**  
A new Roadside Assistance plan offering unprecedented Membership Benefits, 24 hours a day, 365 days a year, ANYWHERE in the U.S. or Canada. Benefits include such things as towing, jumpstart, lock out assistance, tire change, free maps, travel discounts and much more. In addition, a single membership per household provides member benefits to you, your spouse, ALL licensed drivers under the age of 21, and ALL vehicles in your household!

**US Auto News**  
Provides informative reports on the latest

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**US Auto News**  
Provides informative reports on the latest technological advances in the industry, including thousands of current web site listings and links. If it's "automotive or related" you can find it in U.S. Auto News!

**Warrantybynet.com**  
The online source for the most affordable and comprehensive extended warranties. Their programs are offered on all new and pre-owned vehicles throughout the United States.

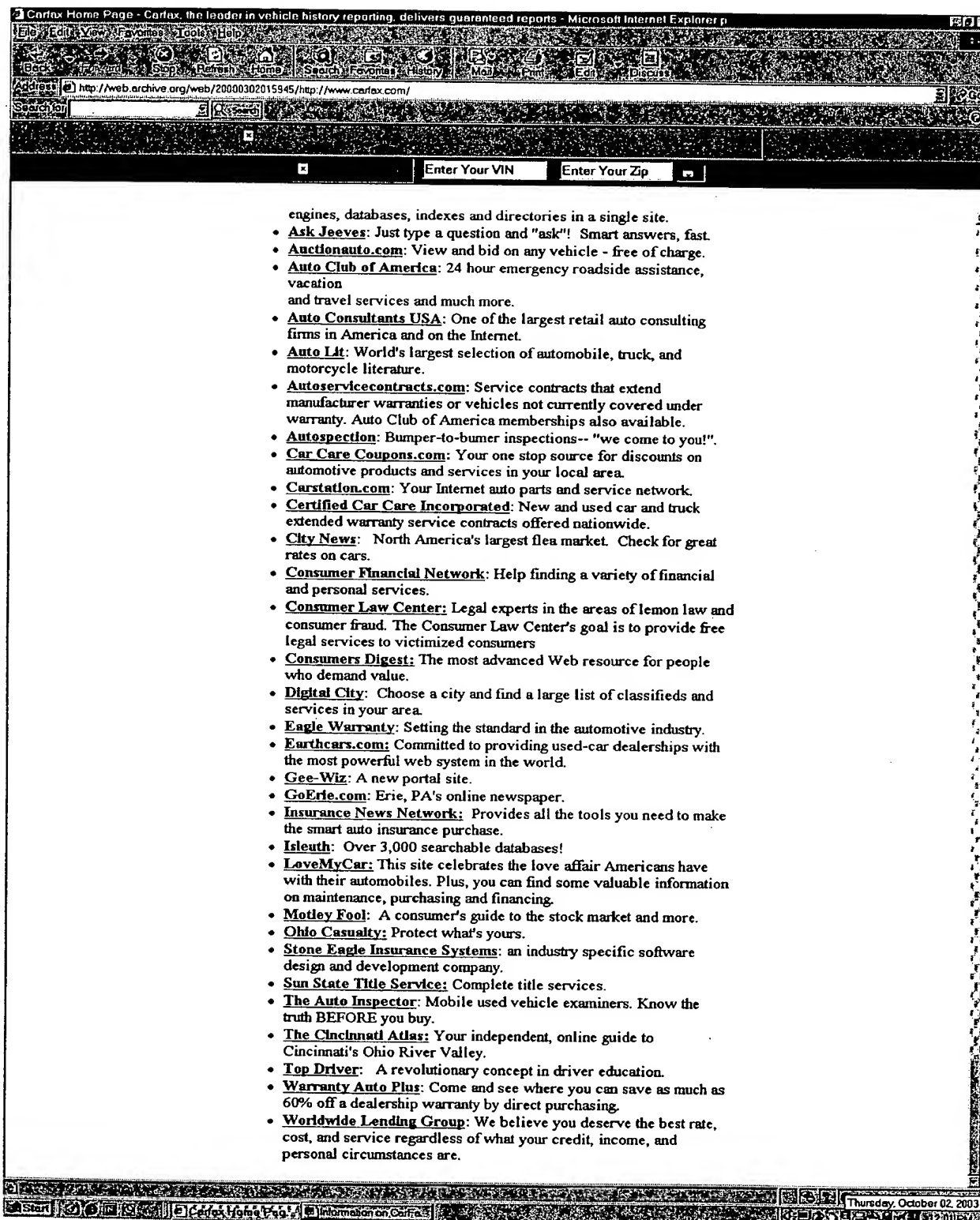
**Warranty Direct**  
Save up to 60% on an extended warranty for your vehicle, RV, motorcycle, ATV, or boat. See why tens of thousands of consumers have chosen Warranty Direct and saved \$\$\$.

**Warranty Superstore**  
A comprehensive source for quality product protection.

- 1-800 Drive Today:** Auto loans and car loans - specializing in bad credit auto financing, problem credit and even credit cards.
- All-In-One Search Page:** Over 400 of the Internet's best search engines, databases, indexes and directories in a single site.
- Ask Jeeves:** Just type a question and "ask"! Smart answers, fast.
- Auctionauto.com:** View and bid on any vehicle - free of charge.
- Auto Club of America:** 24 hour emergency roadside assistance, vacation and travel services and much more.
- Auto Consultants USA:** One of the largest retail auto consulting firms in America and on the Internet.
- Auto Lit:** World's largest selection of automobile, truck, and motorcycle literature.
- Autoservicecontracts.com:** Service contracts that extend manufacturer warranties or vehicles not currently covered under warranty. Auto Club of America memberships also available.
- Autospection:** Bumper-to-bumper inspections-- "we come to you!"
- Car Care Coupons.com:** Your one stop source for discounts on automotive products and services in your local area.
- Carstation.com:** Your Internet auto parts and service network.
- Certified Car Care Incorporated:** New and used car and truck extended warranty service contracts offered nationwide.
- City News:** North America's largest flea market. Check for great rates on cars.
- Consumer Financial Network:** Help finding a variety of financial and personal services.
- Consumer Law Center:** Legal experts in the areas of lemon law and consumer fraud. The Consumer Law Center's goal is to provide free legal services to victimized consumers.
- Consumers Digest:** The most advanced Web resource for people who demand value.
- Digital City:** Choose a city and find a large list of classifieds and services in your area.
- Eagle Warranty:** Setting the standard in the automotive industry.
- Earthcars.com:** Committed to providing used-car dealerships with the most powerful web system in the world.
- Gee-Wiz:** A new portal site.

Thursday, October 02, 2003





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